



U.S. Small Business Administration

# SMALL BUSINESS RESOURCE



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# business loans

from Community Trust® Bank

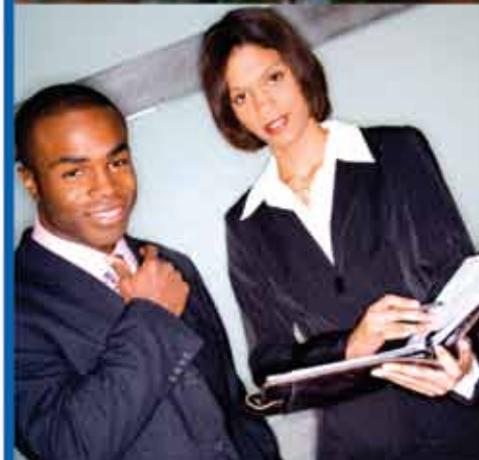
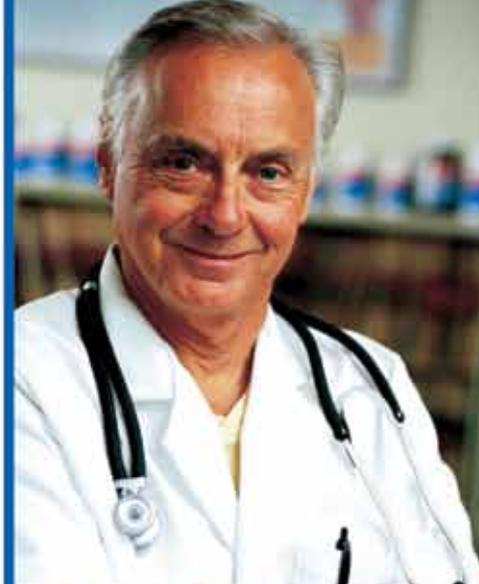
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## FROM THE ADMINISTRATOR



Over the past two years, I've met dozens of entrepreneurs who used the tools in this guide – information on capital, contracts, counseling, and more – to build their companies and create thousands of good jobs. You can read similar success stories in the back of this issue as part of the SBA 100, which

we rolled out in August.

Since the credit crisis hit in 2008, the SBA has supported over \$50 billion in lending to small businesses through programs like 7(a) and 504, our top two loan programs. During that same time, SBA counselors have helped more than 2 million entrepreneurs and small business owners through networks such as our Small Business Development Centers, Women's Business Centers, and our SCORE volunteers. And, we've helped deliver nearly \$100 billion each year in federal contracts into the hands of small business owners.

Today, we continue to empower America's job creators with highly-targeted programs and initiatives aimed at helping both Main Street small businesses and high-growth small firms. This work is crucial, because half of working

Americans own or work for a small business, and two of every three new jobs are created by small businesses.

In addition to the great information in this guide, check out our online tools. For example, at [www.sba.gov/direct](http://www.sba.gov/direct) you can type in your zip code and a few details about yourself and your business, and you'll immediately get information on SBA resources and contacts in your local area. Also, you can quickly get local permit and licensing information for various types of businesses at [www.sba.gov/permits](http://www.sba.gov/permits).

America's small businesses are gearing up to expand and hire once again. Our commitment at SBA and throughout the Obama Administration is to make sure they have the tools they need to stay on that path. Please feel free to contact your local SBA office if you have any questions. We stand ready to help in whatever way we can.

Warm regards,

A handwritten signature in black ink that reads "Karen G. Mills". The signature is written in a cursive, flowing style.

**Karen G. Mills**  
*Administrator*  
*Small Business Administration*

## About the SBA

[www.sba.gov](http://www.sba.gov)

### Your Small Business Resource

*Every year, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.*

*Resources and programs targeting small businesses provide an advantage necessary to help small businesses compete effectively in the marketplace and strengthen the overall U.S. economy.*

SBA offers help in the following areas:

- *Counseling*
- *Capital*

- *Contracting*
- *Disaster Assistance*
- *Advocacy and the Ombudsman*

*Visit SBA online at [www.sba.gov](http://www.sba.gov) for 24/7 access to small business news, information and training for entrepreneurs.*

*All SBA programs and services are provided on a nondiscriminatory basis.*



**HOW DO YOU BECOME THE #1 SMALL  
BUSINESS LENDER THESE DAYS?  
YOU ACTUALLY LEND MONEY.**

For the third year in a row we've proven our commitment to small businesses by being the number one SBA lender in our region. In fact, we've lent four times the dollar amount as any other lender in our region during 2011. Plus, beginning in 2010, we committed to lend \$4 billion over a three year period. So, let's talk about how we can help your business. Come in or call us at 1-800-480-BANK.

## FROM THE REGIONAL ADMINISTRATOR



Greetings!

The U.S. Small Business Administration has many programs and services available to business owners and entrepreneurs. This resource guide is a perfect example. It highlights the tools SBA has to help you start or build your business, create jobs and drive our economy forward. The resource guide outlines how the SBA works to accomplish its mission through the “three Cs” - capital, contracts, and counseling. Over the past two years, we’ve been working very hard in all three areas.

At the SBA, we know that two out of every three jobs created in America come from small businesses, and more than half of all working Americans either own or work for a small business. The SBA is committed to President Barack Obama’s mandate to “**Startup America**” by helping small businesses start, grow and succeed.

The President has taken important steps to assist small business owners and the hard working people they employ by reducing taxes, encouraging investment, and removing obstacles to growth. Karen Mills, as Administrator of the SBA, embraces the President’s small business agenda, recognizes the challenges entrepreneurs face, and understands the importance of small business as the engine of our economy.

In fact, from the **Affordable Care Act** to the **American Recovery and Reinvestment Act** and the **Small Business Jobs Act**, we have recently seen the most significant small business legislation in over a decade.

Through the **Recovery Act** and the **Small Business Jobs Act**, SBA helped put more than \$42 billion in lending support in the hands of small business owners. Through a network of 14,000 SBA-affiliated counselors, every day thousands of small businesses receive assistance with everything from creating a startup to succession planning. The SBA also works to insure that small businesses earn their fair share of federal contracts through SBA’s business development and certification programs.

I believe it is our entrepreneurs and small business owners that will drive America’s ability to innovate and stay competitive across the globe. If you have any questions or want additional information, please visit our website, call us, or pay a visit to your local district office. We are ready to help in any way possible.

Warm regards,

**A. John Shoraka**  
Regional Administrator  
U.S. Small Business Administration  
Region III



## Meet Dan.

Dan is one of thousands of small business owners that need YOUR products and services.

*Small Business Resource* magazine is distributed to small business owners, providing information on lending, services, and solutions that help small business owners start and expand their businesses.

**ADVERTISE TODAY!**

**800-274-2812**

### Small business owners like Dan need to...

- Hire new staff
- Rent or buy an office building
- Purchase a sign
- Create marketing materials
- Develop a website
- Hire a lawyer
- Find an accountant
- Purchase office equipment
- Buy office furniture
- Lease or purchase vehicles
- Find insurance
- Open a bank account

**...and they start their search in this magazine!**

# FRONTIER

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Metro Ethernet provides customers access to the Internet through an Ethernet Private Line or Ethernet Internet Access, with port speeds ranging from 1.544Mb to 10Gb to support customers' needs for network application and support such as:

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- Video streaming over Ethernet
- IP VPN Connectivity to multiple locations
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ED APPLICATIONS



# FRONTIER SECURE

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Does your business have a backup plan? What will you do when key data is lost or compromised? Do you have a team of experts on call 24/7? Do you even have time to worry about it while trying to operate your business? We do...it's our business. Contact your Frontier personal business expert today.

## WEST VIRGINIA SBA Staff Listing

West Virginia District Office  
320 West Pike St., Ste. 330  
Clarksburg, WV 26301  
304-623-5631 • 304-623-0023 Fax  
E-mail: [wvinfo@sba.gov](mailto:wvinfo@sba.gov) • [www.sba.gov/wv](http://www.sba.gov/wv)



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District Support Assistant  
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304-623-5631



Karen Friel  
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Lender Relations Specialist  
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304-623-7449



David Higgs  
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304-623-7444



Melissa Loder  
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304-623-7448

**Charleston Branch Office**  
405 Capitol St., Ste. 412  
Charleston, WV 25301  
304-347-5220 • 304-347-5350 Fax



Emma Wilson  
Branch Manager  
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Kimberly Donahue  
Economic Development Specialist  
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Procurement Center Representative  
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304-904-0991



## Rules For Success

*The Three C's of Business – Capital, Contracts and Counseling*

It is my pleasure to present the U.S. Small Business Administration's 2012 West Virginia Small Business Resource Guide - your information resource for starting or expanding a small business, securing financing, accessing federal contracts, and locating local sources of assistance.

Small businesses are the backbone of our nation's economy. In fact, America was built on the shoulders of small business. For nearly 60 years, the SBA has helped entrepreneurs achieve the American Dream. Companies like Federal Express, Nike, Outback Steakhouse, Staples, Columbia Sportswear and Yankee Candle all began with an entrepreneur, a dream and assistance from the SBA. Across our state, companies like Bright of America, Azimuth, Inc., HMS Technologies, Renick Millworks and Professional Services of America, Inc. have achieved their dreams with SBA assistance.

The "three C's" of business-capital, contracts and counseling are the primary tools offered by the SBA to assist you in accomplishing your dreams. Whether a start up or seasoned entrepreneur I encourage you to take advantage of the free counseling and technical assistance

offered by our extensive network of SBA-affiliated counselors to start or expand your business: the Small Business Development Centers; SCORE - Counselors to America's Small Business; and the Women's Business Center. The contact information for our resource partners is located at the beginning of this book under "Counseling" followed by a section on Financing, Government Contracts and our other programs. Another excellent tool is our online training center located on SBA's web page at [www.sba.gov/training](http://www.sba.gov/training).

The West Virginia District Office is here for you. If we can be of additional assistance, please contact us at 304-623-5631 or the Charleston Branch Office at 304-347-5220, or visit our website at [www.sba.gov/wv](http://www.sba.gov/wv). Working together, we are building West Virginia's communities one small business at a time.

**Most Sincerely,**

**Judy K. McCauley**

*District Director  
West Virginia District Office*

# Doing Business in West Virginia

■ The SBA helps business owners grow and expand their businesses every day.



## THE WEST VIRGINIA DISTRICT OFFICE

The West Virginia District Office is responsible for the delivery of SBA's many programs and services. The District Director is Judy K. McCauley. The District Office is located at 320 W. Pike Street, Suite 330, Clarksburg, WV. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

## CONTACTING THE WEST VIRGINIA DISTRICT OFFICE

For program, service and financial information, please contact the West Virginia District Office at 304-623-5631 or by e-mail at: [wvinfo@sba.gov](mailto:wvinfo@sba.gov) or the Charleston Branch Office at 304-347-5220.

## SERVICES AVAILABLE

Financial assistance for new or existing businesses is available through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Kimberly Donahue at 304-347-5220 or e-mail: [kimberly.donahue@sba.gov](mailto:kimberly.donahue@sba.gov).

Special loan programs are available for businesses involved in international trade.

The SBA helps business owners grow and expand their businesses every day.



## SUCCESS STORY

**West Virginia's SBA 100 Companies — Reaching New Heights Every Day**  
**Azimuth, Inc.**  
**Craig Hartzell, President/CEO**

Craig W. Hartzell founded Azimuth, Incorporated in 1989 with a staff of two and gross sales of \$75,000. Things certainly have changed a great deal since then. The Service Disabled Veteran-owned Small Business specializing in engineering fabrication and services relied on assistance from the Small Business Administration (SBA) to develop Azimuth into a company now considered a leader among West Virginia small businesses.

As an U.S. Army Special Forces veteran, Hartzell recognized there was unlimited potential for success when it comes to the support of the U.S. Military. There were no companies in West Virginia doing so at the time. He also realized early on that as a one-person operation, he would need extensive resources and assistance to accomplish his mission. Hartzell brought two other individuals into the

fold, Adam Macias, like Hartzell a Special Forces veteran, and Tina Belt, now Azimuth's 'number two guy.' Hartzell, when referring to Tina Belt says, "Every small business successfully operated by a male inevitably has a woman somewhere in the chain of command."

They understood in order to win government contracts, Azimuth would have to build a solid reputation in the areas of technical performance, contract management, and financial soundness. But as a small start-up company without contracting experience, how could that all important satisfactory performance history be attained? Hartzell came upon the idea of entering into a Department of Defense sponsored Mentor/Protégé agreement with Electronic Warfare Associates (EWA), a large well-established defense contractor with a location in West Virginia. That relationship opened the door for Azimuth to perform in a

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## We Welcome Your Questions

For extra copies of this publication or questions please contact:

West Virginia District Office  
320 W. Pike Street, Suite 330  
Clarksburg, WV 26301

Tel.: 304-623-5631 Fax: 304-623-0023

Website: [www.sba.gov/wv](http://www.sba.gov/wv)  
E-mail: [wvinfo@sba.gov](mailto:wvinfo@sba.gov)

Charleston Branch Office  
405 Capitol Street, Suite 412  
Charleston, WV 25301

Tel.: 304-347-5220 Fax: 304-347-5350

# COUNSELING

## Getting Help to Start Up, Market and Manage Your Business



**E**very year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA information online 24 hours a day at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

### SBA'S RESOURCE PARTNERS

In addition to our district offices which serve every state and territory, SBA works with a variety of local resource partners to meet your small business needs. These professionals can help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster. To find your local district office or SBA resource partner, visit [www.sba.gov/sba-direct](http://www.sba.gov/sba-direct).

### SCORE

SCORE is a national network of nearly 14,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE has helped more than 8.5 million entrepreneurs nationwide by leveraging decades of expertise from seasoned business professionals to help entrepreneurs start businesses, grow companies and create jobs in local communities.

With more than 370 offices throughout the country, SCORE matches you with a mentor whose personality, experience, and skills are a good fit for your business needs. Whether you are a start-up business or growing company, SCORE mentors offer free and confidential advice. As members of your community, SCORE mentors understand local business licensing rules, economic conditions and lending standards. SCORE also offers local small business workshops at modest fees on popular topics such as increasing sales, managing cash flow and marketing your business.

You can count on SCORE as a trusted resource to offer in-depth mentoring, sound advice and guidance, and tools and resources that can help you succeed as a business owner. In fiscal year 2010, SCORE served over 400,000 clients through individual counseling, workshops and online sessions by leveraging the expertise and experience of nearly 14,000 business mentors. For 24/7 access to advice and online webinars on topics such as starting, growing, marketing and e-commerce for small business, visit SCORE online at [www.score.org](http://www.score.org) or call 1-800-624-0245 for the office nearest you.

#### SCORE Buckhannon Chapter #676

76 E. Main St.  
Buckhannon, WV 26201  
304-472-3662  
[agovernorsinn@aol.com](mailto:agovernorsinn@aol.com)  
Counties: Barbour, Lewis, Randolph and Upshur.

#### SCORE Charleston Chapter #256

Charleston Enterprise Center  
1116 Smith St., Rm. 302  
Charleston, WV 25301  
304-347-5463  
[score.0256@scorevolunteer.org](mailto:score.0256@scorevolunteer.org)  
[www.wvscore.org](http://www.wvscore.org)  
Counties: Clay, Fayette, Jackson, Kanawha, Mason, Nicholas, Putnam, Raleigh and Roane.

#### SCORE Upper Monongalia Valley Chapter #537

103 Adams St., Ste. 109-110  
Fairmont, WV 26554  
304-363-0486  
[score537@gmail.com](mailto:score537@gmail.com)  
Counties: Berkeley, Braxton, Calhoun, Doddridge, Gilmer, Grant, Hampshire, Hardy, Harrison, Jefferson, Marion, Mineral, Monongalia, Morgan, Pendleton, Preston, Taylor, Tucker, Webster, Brooke, Hancock, Marshall, Ohio, Pleasants, Ritchie, Tyler, Wetzel, Wirt and Wood.

### ON THE UPSIDE

*It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.*

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenges and opportunities to learn.

### SCORE Huntington Chapter #488

Unlimited Future, Inc.  
1650 Eighth Ave.  
Huntington, WV 25703  
304-523-4092  
score488@unlimitedfuture.org  
Counties: Boone, Cabell, Lincoln, Logan,  
McDowell, Mingo, Wayne and Wyoming.

### SCORE Greenbrier Valley Chapter #667

Greenbrier Community College  
101 Church St.  
Lewisburg, WV 24901  
304-647-6582  
scoreL70@hotmail.com  
Counties: Greenbrier, Mercer, Monroe,  
Pocahontas and Summers.

## SMALL BUSINESS DEVELOPMENT CENTERS

The Small Business Development Center (SBDC) program has been vital to SBA's entrepreneurial outreach for more than 30 years. It has become one of the largest professional small business management and technical assistance networks in the nation. With nearly 900 locations across the country, SBDCs offer free one-on-one expert business advice and low-cost training by qualified small business professionals to existing and future entrepreneurs.

The SBDC program includes special focus areas such as, green business technology, disaster recovery and preparedness, import and export assistance, veterans assistance, procurement assistance, electronic commerce, technology transfer and regulatory compliance. A number of SBDC networks have specialized programs or centers dedicated to these focus areas.

During the past thirty years, through a unique mix of federal, state and private sector resources, the SBDC program has increased its return on investment. Through federal grants, SBDCs in every state and territory provide the foundation for the economic growth of small businesses. These small businesses, in turn, advance local and regional economic development through the generation of business revenues, job creation and job retention. This return on investment is demonstrated by fiscal 2010 outcomes, where SBDCs:

- Assisted more than 13,600 entrepreneurs to start new businesses – an estimated 37 new business starts per day.
- Provided counseling services to over 107,000 emerging entrepreneurs and nearly 102,000 existing businesses.
- Provided training services to approximately 380,000 clients.

The efficacy of the SBDC program has been validated by a nationwide impact study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. Similarly, more than 50 percent reported that SBDC guidance was beneficial in making the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 38 percent reported an increase in profit margins.

For information on the SBDC program, visit [www.sba.gov/sbdc](http://www.sba.gov/sbdc); for information on the West Virginia SBDC Program, visit [wvsbdc.wvcommerce.org](http://wvsbdc.wvcommerce.org) or contact the Business "Ask Me" line.

The West Virginia Business "Ask Me" line is a service provided by the Small Business Division. Businesses anywhere in West Virginia can call the toll-free number 1-888-982-7232 (1-888-WVA-SBDC) to connect with information on business services available in the state. The program was designed to enhance delivery of essential services and resources to West Virginia's entrepreneurs. The Business Ask Me Line is staffed during normal work hours, 8:30 a.m. to 5 p.m., Monday through Friday.

### WV Small Business Development Center

Kristina Oliver, State Director  
1900 Kanawha Blvd., E., Bldg. 6, Rm. 652  
Charleston, WV 25301  
304-957-2087  
Kristina.J.Oliver@wv.gov

### Charleston Center

Anne Lane, Center Manager  
Lisa Gasper, Business Coach  
Justin Gaull, Business Coach  
1116 Smith St., Ste. 401  
Charleston, WV 25301  
304-957-2084 (Anne)  
Anne.C.Lane@wv.gov  
304-957-2017 (Lisa)  
Lisa.J.Gasper@wv.gov  
304-957-2082 (Justin)  
Justin.M.Gaull@wv.gov  
Counties: Clay, Kanawha, Putnam and Roane.

### The Business Center SBDC - Beckley

Tennis Parrish, Center Manager  
602 New River Town Center  
Beckley, WV 25801  
304-255-4022  
tparrish@westvirginiawbc.org  
Counties: Mercer, Monroe, Raleigh and Summers.

### Pierpont Community & Technical College Center

Vicki Karickhoff, Business Coach  
99 Edmiston Way, Ste. 204  
Buckhannon, WV 26201  
304-439-1290  
V.M.Karickhoff@wv.gov  
Counties: Barbour, Braxton, Calhoun, Gilmer,  
Harrison, Lewis, Marion, Randolph, Taylor  
and Upshur.

### Mountwest Community & Technical College

Amber Wilson, Center Manager  
Doug Spaulding, Business Coach  
348 15th St.  
Huntington, WV 25703  
304-399-1040  
Amber.C.Wilson@wv.gov  
Douglas.C.Spaulding@wv.gov  
Counties: Cabell, Lincoln, Mason and Wayne.

### Southern WV Community and Technical College

Harold Patterson, Center Manager  
Dempsey Branch Rd./P.O. Box 2900  
Mt. Gay, WV 25637  
304-767-0532  
Harold.D.Patterson@wv.gov  
Counties: Boone, Logan and Mingo.

### SBDC of the Eastern Panhandle

Christina Lundberg, Center Manager  
Nancy Ferner, Business Coach  
142 N. Queen St.  
Martinsburg, WV 25401  
304-596-6642 (Chris)  
Christina.M.Lundberg@wv.gov  
304-596-6643 (Nancy)  
Nancy.J.Ferner@wv.gov  
Counties: Berkeley, Jefferson and Morgan.

### Potomac Highlands SBDC

Beth Ludewig, Center Manager  
223 N. Main St., Ste. 102  
Moorefield, WV 26836  
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Beth.M.Ludewig@wv.gov  
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Pendleton and Tucker.

### West Virginia University Resource Corporation

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Sharon.J.Stratton@wv.gov  
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### Region 1 Workforce - Welch

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Counties: McDowell, Mercer and Wyoming.

### West Virginia University Parkersburg

Greg Hill, Center Manager  
300 Campus Dr.  
Parkersburg, WV 26104  
304-424-8391  
Greg.A.Hill@wv.gov  
Counties: Calhoun, Jackson, Pleasants,  
Ritchie, Wirt and Wood.

### Region 1 Workforce – Summersville

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830 Northside Dr., Ste. 166  
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304-872-0020  
James.E.Epling@wv.gov  
Counties: Fayette, Greenbrier, Nicholas,  
Pocahontas and Webster.

### WV Northern Community College SBDC

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Neeley Lantz, Business Coach  
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304-214-8972 (Neeley)  
Neeley.V.Lantz@wv.gov  
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C.Ed.Powell@wv.gov  
Counties: Brooke, Hancock, Marshall, Ohio,  
Tyler and Wetzel.

### The INNOVA® Commercialization Group

INNOVA® is an initiative of the West Virginia High Technology Consortium (WVHTC) Foundation and a statewide commercialization program focused exclusively on West Virginia innovators. Its mission is to create real wealth for West Virginia by assisting entrepreneurs in obtaining the business development assistance and capital necessary to successfully launch new products into the commercial marketplace. As part of that mission, INNOVA® is a primary provider of seed capital in West Virginia. In addition to seed capital, INNOVA® staff delivers high quality technical assistance and commercialization services its clients. INNOVA® is also the statewide administrator of the Ewing Marion Kauffman Foundation FastTrac® entrepreneurial training programs.

The INNOVA® Commercialization Group manages the primary seed fund within West Virginia seeking early stage innovative companies in which to invest. Its statewide focus has yielded nine investments to date. Other forms of funding include a micro loan fund managed by the team of which more traditional working capital and equipment loans are made to the group's West Virginia client base. INNOVA® also provides assistance in preparation for SBIR Phase I proposals. Technical

reviews and funding have led to increased Phase I awards in the past few years.

Technical assistance and commercialization services are provided by INNOVA® team members to its client base. Such assistance may include business plan reviews, strategic planning sessions, financial modeling, etc. Additional funding is also available to qualifying clients to assist the funding of professional assistance through professional service providers including, but not limited to, accountants, attorneys and web developers.

The FastTrac® entrepreneurial training program is a practical, hands-on business development program designed to help entrepreneurs hone the skills needed to create, manage and grow a successful business. INNOVA® team members are certified to facilitate the four-hour FastTrac® Listening to Your Business™ workshop and the 10-week FastTrac® Growth Venture™ and TechVenture™ courses.

For further information and assistance in applying for INNOVA® services, including registering for FastTrac® programs, please contact the INNOVA® Commercialization Group at 304-366-2577 or by email at: [INNOVAwv@wvhf.org](mailto:INNOVAwv@wvhf.org). Visit INNOVA® on the web at: [www.INNOVAwv.org](http://www.INNOVAwv.org).

### West Virginia University Business Incubator

The WVU Business Incubator provides the environment, resources, and entrepreneurial spirit necessary to maximize the growth potential for small start-up businesses and provides a support network for existing businesses. The Incubator strives to support the research and economic development missions of West Virginia University and to contribute to and support development of the entrepreneurial climate and growth of industry presence in Morgantown, WV and all surrounding areas. Access to a staff of professionals, trained interns, and WVU resources ensure that Incubator businesses have guidance in the key areas of accounting, advertising, graphic design, information technology, finance, corporate services, marketing, web design, and web development. Businesses have the option of being affiliated with the Incubator as either a resident or virtual tenant. Currently located in the Chestnut Ridge Research Building on the Evansdale campus of WVU, the Incubator will soon be a part of the WVU Research Park.

For further information, contact:

### WVU Business Incubator

Dusty Gwinn  
886 Chestnut Ridge Rd., 6th Fl.  
Morgantown, WV 26506  
304-225-2511  
wvubi@mail.wvu.edu  
[www.wvu.edu/~incubator](http://www.wvu.edu/~incubator)

### Unlimited Future Inc. (UFI)

UFI is a non-profit business development center whose mission is to provide an environment for entrepreneurial success. UFI helps microenterprises get off the ground with a six week start-up training class and existing small businesses expand through leadership training, one-on-one technical assistance and a variety of topical seminars and classes.

The UFI Micro Loan Program gives the financial assistance needed to be a competitive business. The loans are available to small businesses that have completed the six week start-up class and have a written business plan.

For businesses looking for a place to grow or start the UFI Incubator is the perfect place. The incubator gives clients access to the resources of the UFI building including meeting space and a computer lab. The incubator staff is always available to provide technical assistance on topics such as record keeping, marketing, business development, networking and more.

For further information contact:

### Unlimited Future Inc.

Gail Patton, Executive Director  
1650 8th Ave.  
Huntington, WV 25703  
304-697-3007  
Ufi@unlimitedfuture.org  
[www.unlimitedfuture.org](http://www.unlimitedfuture.org)

## WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center (WBC) program is a network of approximately 110 community-based centers which provide business training, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations, including weekends. Most WBCs are located at non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide

materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long term training or group counseling, both of which have shown to be effective. WBC training courses are often free or offered at a small fee. Some centers will also offer scholarships based on the client's needs.

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

WBCs have a track record of success. In fiscal year 2010, the WBC program counseled and trained more than 160,000 clients, creating local economic growth and vitality. Of the WBC clients who have received 3 or more hours of counseling, 15 percent indicated that the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit [www.sba.gov/wosb](http://www.sba.gov/wosb).

To find the nearest SBA WBC, visit [www.sba.gov/women](http://www.sba.gov/women) or contact the: **West Virginia Women's Business & Training Center (WBC)**

602 New River Town Center  
Beckley, WV 25801  
Tara Elder, Director  
304-253-3145 or 800-766-4556  
[bizcenter@westvirginiawbc.org](mailto:bizcenter@westvirginiawbc.org)  
[www.westvirginiawbc.org](http://www.westvirginiawbc.org)

#### Additional Women Resources in West Virginia:

#### West Virginia Center for Entrepreneurial Enterprise

37 S. Florida St.  
Buckhannon, WV 26201  
Jerry Henderson, CEO  
304-472-3662 • 304-472-3661 Fax  
[agovernorsinn@aol.com](mailto:agovernorsinn@aol.com)

#### Center for Economic Options, Inc.

910 Quarrier St., Ste. 206  
Charleston, WV 25301  
Pam Curry, Executive Director  
304-345-1298 • 304-342-0641 Fax  
[info@economicoptions.org](mailto:info@economicoptions.org)  
[www.centerforeconomicoptions.org](http://www.centerforeconomicoptions.org)

#### West Virginia Small Business Development Center

1900 Kanawha Blvd. E., Bldg. 6, Rm. 652  
Charleston, WV 25305-0311  
Liz Older  
888-982-7232  
[Liz.B.Older@wv.gov](mailto:Liz.B.Older@wv.gov)  
[wvsbdc.wvcommerce.org](http://wvsbdc.wvcommerce.org)

#### West Virginia Women's Commission

Capitol Complex  
Bldg. 6, Rm. 850  
Charleston, WV 25305  
304-558-0070 • 304-558-5167 Fax  
[dhrwvwc@wv.gov](mailto:dhrwvwc@wv.gov)  
[www.wvdhhr.org/wvwc](http://www.wvdhhr.org/wvwc)

#### YWCA of Harrison County

305 Washington Ave.  
Clarksburg, WV 26301  
Becky Sprout, Executive Director  
304-624-6881 • 304-624-6882 Fax  
[wycaofhc@wvdsi.net](mailto:wycaofhc@wvdsi.net)

#### Professional Business Women's Association (PBWA)

P.O. Box 2586  
Martinsburg, WV 25401  
Christina Lundberg, SBDC Manager  
304-596-6642  
[Christina.m.lundberg@wv.gov](mailto:Christina.m.lundberg@wv.gov)  
[www.pbwa.org](http://www.pbwa.org)



The West Virginia Small Business Development Center (WVSBDC) has a new look, as well as a new training and business coaching program, to help entrepreneurs and small business owners receive the right information at the right time.

**Three-step Jump Start**  
Three-step Jump Start helps entrepreneurs and small business owners in West Virginia accelerate their potential success by learning the structure and services provided by WVSBDC. Each individual then receives essential information for starting, planning or refreshing a business by attending one of two specifically-designed WVSBDC workshops held monthly in each region of the state. Visit [www.threestepjumpstart.org](http://www.threestepjumpstart.org) to get started.

**Fundamentals**  
The Fundamentals Workshop is for those who are thinking of starting a business or have had a business for one year or less.

**Sustainable Growth**  
The Sustainable Growth Workshop is for existing and mature businesses.

**Innovation**  
WVSBDC also provides technical assistance where innovation is a catalyst for new products and services.

**Business Ask Me! Line**  
For more information, call the WVSBDC Business Ask Me! Line 888-982-7232



Supported by the West Virginia Development Office. Funded in part through a cooperative agreement with the U.S. Small Business Administration.



U.S. Small Business Administration  
**SBA**  
Your Small Business Partner

West Virginia Small Business Development Center • State Capitol Complex  
Building 6, Room 652 • Charleston, WV 25305-0311 • [WVSBDC.org](http://WVSBDC.org)

## West Virginia Women Work

1137 Van Voorhis Rd.  
#15 Chelsea Square  
Morgantown, WV 26505  
304-598-0114  
www.wvwomenwork.org

## EMERGING LEADERS

SBA's Emerging Leaders initiative is currently hosted in 27 markets across the country using a national demonstrated research-based curriculum that supports the growth and development of small firms that have substantial potential for expansion and community impact. A competitive selection process results in firm executives participating in high-level training and peer-networking sessions led by professional instructors and local economic development organizations. Post-training, social and economic impact results from responding executives who attended the 2008 – 2010 training classes indicate:

- More than half of participating businesses reported an increase in revenue, with an average revenue of \$1,879,266.

- Participating businesses averaged \$2 million in revenue, with new cumulative financing of \$7.2 million secured in 2010.
- Nearly half of the participants secured federal, state, local and tribal contracts with a cumulative total of \$287 million.
- Approximately half of the participants have hired new workers, creating 275 new jobs in 2010.
- All participants were introduced and trained on becoming SBA 8(a) certified firms; nearly 25 percent of respondents are currently certified as SBA 8(a) firms, while other participants reported a focused intention on applying to the 8(a) program.
- Nearly 50 percent of participating respondents were female executives and 70 percent were minority business executives.
- 85 percent of responding executives were Satisfied or Very Satisfied with the overall training series and results.

To find out more about this executive-level training opportunity, please visit [www.sba.gov/e200](http://www.sba.gov/e200) for host cities, training schedules, and selection criteria.

## SBA'S ONLINE TOOLS AND TRAINING

SBA's Small Business Training Network is a virtual campus complete with free online courses, workshops, podcasts, learning tools and business-readiness assessments.

### Key Features of the Small Business Training Network:

Training is available anytime and anywhere—all you need is a computer with Internet access.

- More than 30 free online courses and workshops are available.
- Templates and samples to get your business planning underway.
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guarantee programs; a course on exporting; courses for veterans and women seeking federal contracting opportunities; and an online library of podcasts, business publications, templates and articles.

Find these free resources at [www.sba.gov/training](http://www.sba.gov/training).

## REACHING UNDERSERVED COMMUNITIES

SBA also offers a number of programs specifically designed to meet the needs in the underserved communities.

### WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. OWBO oversees a nationwide network of 110 women's business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, marketing, and the Internet, as well as access to all of the SBA's financial and procurement assistance programs.

### CENTER FOR FAITH-BASED AND NEIGHBORHOOD PARTNERSHIPS

Faith-based and Neighborhood Partnerships know their communities, and they have earned their people's trust. Because of their credibility, they are uniquely positioned to build awareness of programs that encourage entrepreneurship, economic growth and job creation.

SBA is committed to reaching out to faith based and community organizations that are eligible to participate in the agency's programs by informing their congregants, members and neighbors about SBA's programs. In particular, many faith-based and community non-profit organizations can provide a local financing option for entrepreneurs by becoming SBA Microloan Intermediaries. An SBA Microloan Intermediary often acts as a bank for entrepreneurs and small businesses that might otherwise be unable to find access to capital.

### VETERANS AND RESERVISTS BUSINESS DEVELOPMENT

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all of SBA's entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development (OVBD). Each year, OVBD reaches thousands of veterans, Reserve Component members,

# REACHING UNDERSERVED COMMUNITIES

transitioning service members and others who are – or who want to become – entrepreneurs and small business owners. OVBD develops and distributes informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, and Getting Veterans Back to Work. In addition, there are 16 Veterans Business Outreach Centers strategically located throughout the country that provide both online and in-person training, counseling, mentoring, workshops, referrals, and more. Each of the SBA's 68 District Offices also has a designated veteran's business development officer.

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. In addition, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program (MREIDL) provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

Among the SBA's unique services for veterans are: an Entrepreneurship Boot Camp for Veterans with Disabilities in partnership with 6 top U.S. universities ([www.whitman.syr.edu/ebv](http://www.whitman.syr.edu/ebv)), a program to reach women veteran-entrepreneurs ([www.whitman.syr.edu/vwise](http://www.whitman.syr.edu/vwise)), and a program for Reserve Component family members called Operation Endure and Grow ([www.whitman.syr.edu/endureandgrow](http://www.whitman.syr.edu/endureandgrow)).

For more information about small business lending programs for veteran business owners and Reserve or Guard members who are activated, including Patriot Express, microloans, and Advantage loans, see the section on Access to Capital. To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit the SBA Web site at [www.sba.gov/vets](http://www.sba.gov/vets).

Additional information on veteran business opportunities can be found by contacting:

## The WV Chapter of The Elite SDOVB Network

Wally Howerton, President  
P.O. Box 85  
Richwood, WV 26261-0085  
304-651-9567  
[info@wvelitesdvob.org](mailto:info@wvelitesdvob.org)  
[www.wvelitesdvob.org](http://www.wvelitesdvob.org)

## WV Division of Veterans Affairs

Keith Gwinn, Cabinet Secretary  
Capitol Complex  
112 California Ave.  
Charleston, WV 25305-01112  
304-558-3661 or 888-838-2352  
[wvda@state.wv.us](mailto:wvda@state.wv.us)

## Veteran Employment Information Workforce West Virginia Veteran Services

Veterans Have Priority Service: WorkForce WV One Stop Career Centers are a one stop approach in meeting the needs of West Virginia's workforce. Veterans searching for ways to start a business, become an entrepreneur, and follow a path of success, WorkForce West Virginia can provide assistance. Local Veterans employment representatives and Disabled Veterans employment program specialists are available to assist with special needs. Contact the statewide toll free number to reach any job service office in the state of West Virginia at 800-252-JOBS (5627) or [www.wvbep.org/JobSeeker/VeteransPrograms.asp](http://www.wvbep.org/JobSeeker/VeteransPrograms.asp)  
**Veteran Family Assistance Centers**

### Wing Family Assistance Center

Sharon Peters  
1679 Coonskin Dr.  
Charleston, WV 25311  
800-228-1204 ext. 6625 or 304-341-6625  
[Sharon.peters@wvchar.ang.af.mil](mailto:Sharon.peters@wvchar.ang.af.mil)

### Charleston Family Assistance Center

David T. Kent or Noble W. Lanham  
Charleston Armory  
1703 Coonskin Dr.  
Charleston, WV 25311  
866-986-4326 or 304-561-6545  
[David.t.kent@us.army.mil](mailto:David.t.kent@us.army.mil)  
[Noble.w.lanham@us.army.mil](mailto:Noble.w.lanham@us.army.mil)

### Glen Jean Family Assistance Center

Tina Marie Cook  
Glen Jean Armory  
409 Wood Mountain Rd.  
Glen Jean, WV 25846  
866-379-6837 or 304-201-3221  
[tina.marie.cook@us.army.mil](mailto:tina.marie.cook@us.army.mil)

## Camp Dawson Family Assistance Center

Lisa Dixon  
240 Army Rd.  
Camp Dawson  
Kingwood, WV 26554  
866-219-7339 or 304-791-4055  
[lisa.dixon1@us.army.mil](mailto:lisa.dixon1@us.army.mil)

## Martinsburg Family Assistance Center

Debbie Weirman  
Martinsburg Air Wing  
222 Sabre Jet Blvd.  
Martinsburg, WV 25401  
304-616-5590 or 866-986-4325

## Eleanor Family Assistance Center

Stacy Toler  
111 Army Nave Dr.  
Red House, WV 25168  
877-277-9503 or 304-201-3087  
[stacy.toler@us.army.mil](mailto:stacy.toler@us.army.mil)

## Wheeling Family Assistance Center

Carrie Nelson  
538 Girty's Point Rd.  
Wheeling, WV 26003  
866-773-0422 or 304-201-3586  
[carrie.nelson3@us.army.mil](mailto:carrie.nelson3@us.army.mil)

## NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending, and contracting programs. ONAA provides a network of training (including the online tool "Small Business Primer: Strategies for Growth") and counseling services and engages in numerous outreach activities, such as tribal consultations, development and distribution of educational materials, attendance and participation in economic development events and assisting these small businesses with SBA programs.

More information is at [www.sba.gov/naa](http://www.sba.gov/naa).

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, “Genius is 1 percent inspiration and 99 percent perspiration.” That same philosophy also applies to starting a business.

First, you’ll need to generate a little bit of perspiration deciding whether you’re the right type of person to start your own business.

### IS ENTREPRENEURSHIP FOR YOU?

There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly – often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it’s also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their

own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It’s important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you’ve answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

### FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that’s right for you.

Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

For more information visit [www.sba.gov/franchise](http://www.sba.gov/franchise).

### HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

#### Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.

#### Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?

#### Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

#### Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of state, labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

# WRITING A BUSINESS PLAN

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. SBA also offers online templates to get you started.

**In general, a good business plan contains:**

## Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.



## Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

## Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.

Provide projected income statements, and balance sheets for a two-year period.

- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

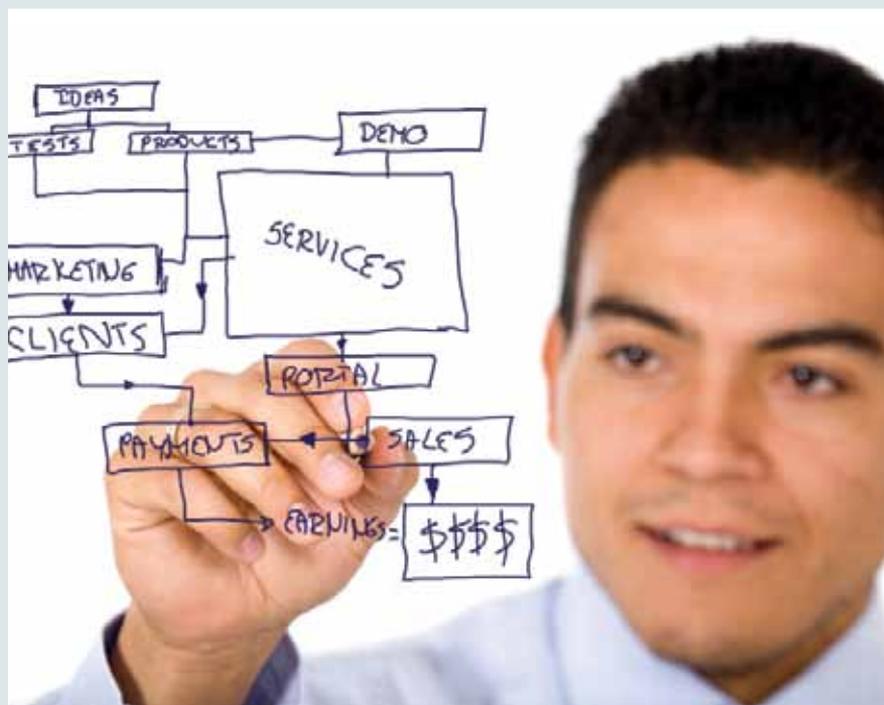
## Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

## Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office business development specialists or veterans business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.



# CAPITAL

## Financing Options to Start or Grow Your Business



**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note:** The SBA does not offer grants to individual business owners to start or grow a business.

### SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal players in most of these programs are the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business should have its business plan prepared before it applies for a loan. This plan should explain what

resources will be needed to accomplish the desired business purpose including the associated costs, the applicants' contribution, use of loan proceeds, collateral, and, most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria and SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan. In the case of microlenders SBA loans these intermediaries funds at favorable rates to re-lend to businesses with financing needs up to \$50,000. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential but cannot qualify for long-term, stable financing.

### 7(a) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most frequently used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceed uses, and availability. The program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations, and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA loan, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to SBA.

### Percentage of Guaranties and Loan Maximums

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion, giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA may guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

The maximum 7(a) loan amount is \$5 million. (Loans made under the SBAExpress program, which is discussed later in this section, have a 50 percent guaranty.)

### Interest Rates and Fees

The actual interest rate for a 7(a) loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime\*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years, the maximum spread will be no more than 2.25 percent. For loans with maturities

of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

**\* All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.**

### 7(a) Loan Maturities

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and, generally, up to seven years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

### Structure

Most 7(a) loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same, whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals, as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. Balloon payments or call provisions are not allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will

charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

### Collateral

The SBA expects every 7(a) loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

### Eligibility

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at [www.sba.gov/size](http://www.sba.gov/size).

#### SBA Size Standards:

- Manufacturing — from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees
- Services — from \$4.5 million to no more than \$35.5 million in average annual receipts
- Retailing — from \$7 million to no more than \$35.5 million in average annual receipts
- General construction — from \$7 million to no more than \$33.5 million in average annual receipts
- Agriculture — from \$750,000 to no more than \$17.5 million in average annual receipts

There is also an alternate size standard that is based on a net worth (\$15 million or less) and average net income (\$5 million or less). This new alternate makes more businesses eligible for SBA loans and applies to all SBA non-disaster loan programs.

### Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses

involved in gambling and any illegal activity.

The SBA also cannot offer loan guaranties to non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

### Use of Proceeds

The third eligibility factor is use of proceeds. 7(a) proceeds can be used to make leasehold improvements or purchase machinery; equipment; fixtures; supplies; or land and/or buildings that will be occupied by the business borrower.

#### Proceeds can also be used to:

- Expand or renovate facilities;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Acquire businesses;
- Start up businesses;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

### Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements, where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and restrictions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses. Generally, SBA loans must meet the following criteria:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For more information, go to [www.sba.gov/apply](http://www.sba.gov/apply).

## What To Take To The Lender

Documentation requirements may vary; contact your lender for the information you must supply.

### Common requirements include the following:

- Purpose of the loan
- History of the business
- Financial statements for three years (existing businesses)
- Schedule of term debts (existing businesses)
- Aging of accounts receivable and payable (existing businesses)
- Projected opening-day balance sheet (new businesses)
- Lease details
- Amount of investment in the business by the owner(s)
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections
- Personal financial statements on the principal owners
- Resume(s) of the principal owners and managers.

### How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is required, the lender will also review eligibility. The applicant should be prepared to complete some additional documents before the lender sends the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of SBA's resource partners for assistance.

There are several ways a lender can apply for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation the lender provides, the amount of review the SBA conducts, the amount of the loan, and the lender's responsibilities in case the loan defaults and the business' assets must be liquidated. The methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA *Express*
- Patriot Express
- Export Express
- Small Loan Advantage
- Community Advantage

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express or Advantage methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or Certified Lender Program procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through Preferred Lender Program or Express programs, the lender is delegated the authority to make the credit decision without SBA's concurrences, which helps expedite the processing time.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

### What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow;
- Owners and operators who are of good character;
- Feasible business plan;
- Management expertise and commitment necessary for success;
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase);
- Adequate equity invested in the business; and
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

### SBAExpress

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected, experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of loan proceeds is the same as for any basic 7(a) loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

For a list of lenders in your area, visit your local SBA office at: [www.sba.gov/local/resources/index.html](http://www.sba.gov/local/resources/index.html) or contact the West Virginia Office at 304-623-5631, via e-mail at: [wvinfo@sba.gov](mailto:wvinfo@sba.gov), or visit [www.sba.gov/wv](http://www.sba.gov/wv).

### Patriot Express and Other Lending Programs For Veterans

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including any servicemember;
- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's nationwide network of private lenders and features the fastest turnaround time for loan approvals.

Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to accept all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, and inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is available at [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress) or contact the West Virginia Office at: 304-623-5631 or [wvinfo@sba.gov](mailto:wvinfo@sba.gov).

Self-employed Reserve or Guard members with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. The SBA also offers special low-interest-rate financing of up to \$2 million when an owner or essential employee is called to active duty through the Military Reservist Economic Injury Disaster Loan program (MREIDL) to help cover operating costs due to the loss of an essential employee called to active duty.

### Advantage Loans

In early 2011, SBA rolled out two Advantage loan initiatives aimed at helping entrepreneurs and small business owners in underserved communities gain access to capital. Both offer a streamlined loan application process and the regular 7(a) loan guarantee for loans under \$250,000.

The Small Loan Advantage program is available to lenders participating in the Preferred Lenders Program. SBA lenders who are not participating in the Preferred Lenders Program can contact their local district office to apply.

The Community Advantage pilot program opens up 7(a) lending to mission-focused, community-based lenders – such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and microlenders – that provide technical assistance and economic development support in underserved markets.

More information on both programs is available at [www.sba.gov/advantage](http://www.sba.gov/advantage).

### CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are four distinct loan programs under the CAPLine umbrella:

- The **Contract Loan Program** is used to finance material, labor, and overhead needs for a specific contract or contracts.
- The **Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory.
- The **Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property.
- The **Working Capital Line** is a revolving line of credit that provides short term working capital.

### EXPORT ASSISTANCE

The SBA has several programs to help existing small businesses wanting to export goods and services. A brief description of each can be found below.

#### Export Working Capital Program

The SBA's Export Working Capital program (EWCP) assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines of credit. The maximum dollar amount of an export line of credit under this program is \$5 million. SBA guarantees up to 90 percent of a loan amount or \$ 4.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through a new application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers



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flexible terms, low fees and a quick processing time. For information, see [www.sba.gov/exportloans](http://www.sba.gov/exportloans).

### Eligibility of Exporter

The business must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

### Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

### Use of EWCP Proceeds

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

### Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

### Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.

- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

### How to Apply

A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

### International Trade Loan Program

The SBA's International Trade Loan program (ITL) helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for a maximum loan amount of \$5 million. The international trade loan provides an SBA guarantee up to \$ 4.5 million for a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. It may also be used for working capital or in conjunction with any SBA working capital loans, including the EWCP. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

### Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish that the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition, the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page

international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

### Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.
- Refinancing a facility/building is also permissible if the original loan on the property could have been refinanced under regular 7(a).

### Collateral Requirements

See pg. 21 for collateral requirements.

### How to Apply

A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

### Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$500,000. SBA guarantees 90 percent for loans of \$350,000 and under and 75 percent for loans greater than \$350,000 up to the maximum of \$500,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

### Eligibility of Exporter

You must have a business operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

### Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

### Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;



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- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the terms of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolving line to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

### Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

### How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

### U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers are a network of facilities around the U.S. staffed by SBA, the U.S. Department of Commerce and the Export-Import Bank of the U.S. to provide trade promotion and export-finance assistance for small businesses in a single location. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to [www.export.gov/eac](http://www.export.gov/eac).

### U.S. Export Assistance Center

William Houck  
1100 N. Glebe Rd., Ste. 1500  
Arlington, VA 22201  
202-557-4063  
[william.houck@sba.gov](mailto:william.houck@sba.gov)

## CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Some refinancing is also permitted. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through SBA-approved Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

#### **The maximum debenture, or long-term loan, is:**

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including veterans; and
- \$5.5 million for manufacturers and energy public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old), and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.

- Two-tiered project financing: A lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10- or 20-year term and are self-amortizing.

#### **Businesses that receive 504 loans are:**

- Small — net worth under \$15 million, net profit after taxes under \$5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs work directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit [www.sba.gov/504](http://www.sba.gov/504).

#### **West Virginia Certified Development Corporation (WVCDC)**

Northgate Business Park  
160 Association Dr.  
Charleston, WV 25311-1217  
304-558-3691  
Steven Webb  
[steven.j.webb@wv.gov](mailto:steven.j.webb@wv.gov)  
[www.wveda.org](http://www.wveda.org)

#### **Regional Economic Development Partnership**

1310 Market St., 3rd Fl./P.O. Box 1029  
Wheeling, WV 26003  
304-232-7722  
Don P. Rigby, Executive Director  
Brian Komorowski, Finance Manager  
[kski@redp.org](mailto:kski@redp.org)  
[www.redp.org](http://www.redp.org)  
Both of the above are Statewide 503/504 CDCs.

### **Business Finance Group, Inc.**

535 Winter Camp Tr.  
Hedgesville, WV 25427  
800-434-9427  
Elizabeth Wilson  
ewilson@businessfinancegroup.org  
www.businessfinancegroup.org  
WV Counties Served: Berkeley, Hampshire,  
Jefferson and Morgan.

## **MICROLOAN PROGRAM**

The Microloan program provides small loans ranging from under \$500 to \$50,000 to women, low-income, minority, veteran, and other small business owners through a network of approximately 160 intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, or the purchase of furniture, fixtures, machinery, supplies, equipment, and inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary. The maximum term for a microloan is 6 years.

The program also provides business based training and technical assistance to microborrowers and potential microborrowers to help them be successful at starting or growing their businesses. Such training and technical assistance may include general business education, assistance with business planning industry-specific training, and other types of training support. Entrepreneurs and small business owners interested in small amounts of business financing should contact one from the list below or go to

[www.sba.gov/microloans](http://www.sba.gov/microloans). In West Virginia, cooperating organizations are:

#### **Morgantown Area Economic Partnership**

Morgantown Enterprise Center  
955 Hartman Run Rd., Ste. 200  
Morgantown, WV 26505  
304-296-6684 • 304-296-6689 Fax  
info@morgantown.org

#### **Washington County Council on Economic Development**

40 S. Main St., Lower Level  
Washington, PA 15301  
724-225-8223 or 304-604-3560  
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### **Kanawha Institute for Social Research & Action, Inc. (KISRA)**

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## **Venture Capital in West Virginia**

The West Virginia Economic Development Authority (WVEDA) administers a program that provides for debt and equity venture capital investment. A number of firms are qualified in West Virginia to make venture capital investments. Those firms are:

#### **Adena Ventures**

Andy Zulauf  
2300 MacCorkle Ave. S.E.  
Charleston, WV 25304  
304-340-3736  
zulauf@adenaventures.com  
www.adenaventures.com

#### **INNOVA® Commercialization Group**

1000 Technology Dr., Ste. 1000  
Fairmont, WV 26554  
304-366-2577 • 304-366-2699 Fax  
INNOVAwv@wvhtf.org  
www.wvhtf.org

#### **Mountaineer Capital LP**

Patrick A. Bond  
KB&T Center  
107 Capitol St., Ste. 300  
Charleston, WV 25301  
304-347-7519  
pabond@mtncap.com  
www.mtncap.com

#### **P A Early Stage**

Scott D. Nissenbaum, Managing Director  
150 Clay St.  
Morgantown WV 26501  
304-284-5026  
info@paearlystages.com

#### **The Progress Fund**

425 W. Pittsburgh St.  
Greenburg, PA 15601  
724-216-9160  
dkahley@progressfund.org  
www.progressfund.org

#### **West Virginia Jobs Investment Trust Board**

Richard C. Ross, Executive Director  
1012 Kanawha Blvd. E., 5th Fl.  
Charleston, WV 25301  
304-345-6200 • 304-345-6262 Fax  
board@wvjit.org  
www.wvjit.org

#### **West Virginia Economic Development Authority**

David Warner, Executive Director  
Capitol Complex, Bldg. 6, Rm. 504  
Charleston, WV 25305-0311  
304-558-3650 • 304-558-0206 Fax  
www.wveda.org  
David.A.Warner@wv.gov

### **Natural Capital Investment Fund**

The Natural Capital Investment Fund (NCIF) provides financing to natural resource-based businesses that will advance sustainable economic development in West Virginia and the 39 designated distressed counties in particular. NCIF, a 501(c)(3), is a certified community development financial institution (CDFI).

The NCIF is a sectorally-focused fund which provides flexible financing and investments to new and expanding businesses involved in natural resource-based activities in West Virginia that are unable to obtain sufficient financing from conventional sources and that have the potential to diversify rural economies and create or retain family wage jobs.

For additional information about the NCIF, contact:

#### **Natural Capital Investment Fund**

Marten R. Jenkins, Executive Director  
Joe Brouse, Business Lender  
1098 Turner Rd.  
Shepherdstown, WV 25443  
304-876-2815 • 304-870-2205 Fax  
www.wvncif.org  
m.jenkins@freshwaterinstitute.org or  
jbrouse@conservationfund.org

## **SMALL BUSINESS INVESTMENT COMPANY PROGRAM**

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company (SBIC) program fills the gap between the availability of private capital and the needs of small businesses for growth capital. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses at attractive rates. The funds raise private capital and can receive SBA-guaranteed leverage up to 3x private capital paid-in, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The SBIC program provides funding for a broad range of industries. Some SBICs invest in a particular field or industry while others invest more generally. For more information, visit [www.sba.gov/inv](http://www.sba.gov/inv).

#### **Mountaineer Capital, L.P.**

107 Capitol St., Ste. 300  
Charleston, WV 25301  
304-347-7519  
info@mountaineercapital.com  
www.mountaineercapital.com



## Government Procurement Assistance Centers

Regional Contracting Assistance Centers (RCAC) offer a variety of services and programs to assist small businesses not familiar with government purchasing procedures and processes, including a bid network, computerized information exchange and research, electronic mail, technical assistance and help with obtaining and completing government contracts. For more information on the West Virginia RCAC, contact the following:

### Regional Contracting Assistance Center (RCAC)

1116 Smith St., Ste. 202  
Charleston, WV 25301  
304-344-2546 • 304-344-2574 Fax  
www.rcacwv.com  
Jessica Hudson, President  
lynne7@rcacwv.com  
Kendra Marker, Marketing Assist. Spec.  
kmarker@rcacwv.com  
Sommer Straight, Marketing Asst. Spec.  
sstraight@rcacwv.com

### RCAC – Eastern Panhandle

Dawn Lopez, Marketing Representative  
304-264-1700  
dlopez@rcacwv.com

### RCAC – Northern Panhandle

Dave Berkey, Marketing Assist. Spec.  
304-333-6823  
dberkey@frontier.net

### RCAC – Southeastern WV

Donna George, Director of Marketing  
304-425-9438 ext. 130  
starring@frontier.net

### RCAC – Southern WV Community & Technical College

Jackie Whitley, Marketing Assist. Spec.  
304-896-7440  
jackiew@southern.wvnet.edu

## SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research (SBIR) program encourages small businesses to advance their technical potential from funds committed by federal agencies with large extramural research and development budgets. The SBIR program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

### SBIR Requirements

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be for-profit.
- Principal researcher must be employed by the small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit [www.sba.gov/sbir](http://www.sba.gov/sbir).

### Participating Agencies

Each year, the following eleven federal departments and agencies are required to reserve 2.5 percent of their extramural R&D funds for award to small businesses through the SBIR

program: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

## SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

The Small Business Technology Transfer (STTR) program reserves a specific percentage of federal R&D funding for award to small business and non-profit research institution partners. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small business and the nation's premier nonprofit research institutions. Small business has long been where innovation and innovators thrive, but the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Non-profit research laboratories are also instrumental in developing high-tech innovations, but frequently innovation is confined to the theoretical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

### STTR Requirements

Small businesses must meet the following eligibility criteria to participate in the STTR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be for-profit.
- Principal researcher need not be employed by the small business.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

**The nonprofit research institution partner must also meet certain eligibility criteria:**

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.

## Participating Agencies

Each year the following five Federal departments and agencies are required by STTR to reserve 0.3 percent of their extramural R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

## SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee program is a public-private partnership between the federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides all incentives for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$2 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under Plan B, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

### Jennifer Meyerring

721 19th St., Ste. 213  
Denver, CO 80202  
303-844-2607 ext. 261  
jennifer.meyerring@sba.gov

### Bonding companies servicing West Virginia include:

#### Western Surety Company (CNA)

Pittsburgh Branch  
Two Chatham Center  
112 Washington Pl.  
Pittsburgh, PA 15219  
800-262-9759  
www.cnasurety.com/about/territory

#### BB&T-Carson Insurance Services

Gregory T. Gordon, V.P.-Surety  
P.O. Box 6278  
Charleston, WV 25362  
304-346-0806  
ggordon@bbandt.com  
www.bbandt.com

#### Wells Fargo Insurance Services of WV

Andrew K. Teeter, Senior V.P.  
P.O. Box 1551  
Charleston, WV 25326  
304-347-0667  
andy\_teeter@wellsfargois.com  
www.acordia.com

#### Wells Fargo Insurance Services of WV, Inc.

Nicholas A. Sparachane  
1140 Chapline St.  
Wheeling, WV 26003-2922  
304-232-0600  
nick\_sparachane@wellsfargois.com  
www.acordia.com

### Blair Insurance Services, Inc.

Bonnie Hand  
1201 Logan Blvd.  
Altoona, PA 16602  
814-946-9486 or 814-931-1196  
blairbonni@aol.com  
www.blair-insurance.com

### The Surety Source

Steve Golia  
One Britton Place, Ste. 6  
Voorhees, NJ 08043  
856-761-0152

### KOG International, Inc.

Kenneth C. Turner  
1021 Hemlock Ln.  
Enola, PA 17025  
717-732-9066

### Construction Bonds, Inc.

John Hughes  
P.O. Box 488  
Dunn Loring, VA 22027  
703-205-2900

### Contractor's Services, Inc.

Jim Jones  
3 Talbot Ave., Ste. 202A  
Timonium, MD 21093  
410-453-0925

## SUCCESS STORY

## Azimuth, Inc.

continued from page 11

subcontractor role on several government contracts. As a result of the relationship Azimuth attained the needed clearances to secure high-level government contracts.

Being located in a state whose economic focus for the most part has always been on natural resources, Hartzell knew there were many challenges to overcome, especially when it came to securing financing for government contracting projects. But, in order to successfully perform on those contracts, the adequate financing/financial soundness obstacle had to be addressed. SBA first helped by providing the first of two SBA-guaranteed loans (\$250,000) in July of 1992 and the second (\$266,000) in July of 1995. That funding allowed Azimuth to purchase equipment, software and specialized tools. Hartzell is quick to point out he never missed a loan payment. When among SBA officials, he likes to jokingly state, "These guys were foolish enough to loan me half a million dollars, and the punch line is 'I paid them back!'"

Guaranteed lending was only one of the SBA programs tapped into by Azimuth. They were also accepted into the SBA's 8(a) business development program in 1993, having successfully graduated in 2002. Azimuth has used the Service Disabled

Veteran-owned Small Business designation to secure numerous government contracts.

Another key component responsible for the success of Azimuth is Hartzell's strong belief in learning from established firms and teaming with other companies to successfully obtain contracts. "We help each other succeed," said Hartzell when talking about other small businesses. "Oh, we still compete against each other, but we are realistic when it comes to going after contracts. If is advantageous to partner on a multi-million dollar contract and let others 'share the wealth,' then so be it." That 'teaming' concept is evident even today as prime contractor Azimuth partnered with sixteen small businesses, most of which are West Virginia based, to secure a very significant federal award. As put by Hartzell, "We never go anywhere alone!"

With the financial boost received from the two SBA guaranteed loans and the contracting assistance gained through the certification programs, Azimuth was able to grow from the original staff of two to 103 employees with facilities in West Virginia, Virginia, North Carolina, Maryland and Florida. Hartzell was selected as West Virginia's 2010 Small Business Person of the Year.



# U.S. Small Business Administration Loan Programs, Page A

Information accurate as of 12/01/2011 • All SBA programs and services are provided on a nondiscriminatory basis.

## 7(a) Loan Program

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
<b>Standard 7(a):</b> Applicant applies for business loan to lender; Lender applies to SBA for guaranty of their proposed loan if they determine it is necessary. Loan from lender, not SBA.	\$5 million to any one business, including affiliates	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; inventory, business acquisition, start-ups and refinancing under certain conditions (discuss with lender).	Depends on use of proceeds and ability to repay. Generally working capital and machinery & equipment loans have 5-10 years; real estate is up to 25 years. Term negotiated with lender.	SBA sets a maximum rate for both variable and fixed rate loans (discuss with lender or local SBA District Office for current information).	Term loan with one payment of principal and interest (P&I) each month. Interest variable or fixed as negotiated with lender. Cannot be revolving. SBA charges a Guaranty Fee **	Must be for-profit and meet SBA size standards; show good character, credit, management, and ability to repay; must be an eligible type of business, use proceeds for eligible purpose, and demonstrate that credit is not otherwise available.	Business able to obtain financing which otherwise would not be provided due to term, collateral, equity, and/or time in business. Fixed maturity; No balloons; No prepayment penalty if maturity under 15 years. Establish or re-affirm business relationship with a lender.
<b>International Trade:</b> Long term financing to help businesses engaged in exporting or adversely impacted by imports.	Same as Standard 7(a).	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus permanent working capital and refinance debt not structured with reasonable terms.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a). Maximum SBA guaranty amount for working capital is \$4 million.	Same as Standard 7(a) plus businesses must be engaged or preparing to engage in international trade or adversely affected by competition from imports.	Same as Standard 7(a) plus long-term financing for fixed assets used to produce products or services for export.
<b>Export Working Capital Program:</b> Single transaction or Revolving Working Capital lines of credit for exporters.	Same as Standard 7(a).	Short-term, working-capital for exporters. Can be single transaction or revolving. Standby Letters of Credit for export purposes.	Generally one year, but can be up to 3 years to match a single transaction cycle.	Established by lender. No SBA established maximums.	Short term revolving line of credit based on borrowing base or export purchase orders. Monthly interest payments; principal payments based on collection of foreign receivables.	Same as Standard 7(a) plus must have been in business for at least one year and preparing to engage in or increase international trade.	Same as Standard 7(a) plus provides working capital to American Exporters to perform on export transactions and/or finance export receivables. Ability to finance standby letters of credit for export purposes.
<b>CAPLines:</b> Four different Revolving Lines of Credit, a/k/a Seasonal, Contract Builders, Working Capital	Same as Standard 7(a).	Finances: seasonal working capital needs, direct cost to perform assignable contracts, construction costs of structure for resale, or advances against existing inventory and receivables.	Up to 10 years.	Same as Standard 7(a).	Revolving line of credit with monthly interest and principal payments based on when the business receives the cash for doing the activity the loan proceeds financed.	Same as Standard 7(a) plus a business that needs the specialized proceeds this program offers.	Same as Standard 7(a) plus provides revolving working capital not otherwise available to perform on an assignable contract, to cover seasonal needs, to build or renovate personal or commercial space, and to obtain funds against existing current assets. Also structured to meet business needs.
<b>SBAExpress:</b> Lender approves the loan.	\$350,000.	Same as a Standard 7(a) or may be used for a revolving working capital line of credit.	Same as Standard 7(a) for term loans, Revolving lines of credit up to 7 years.	Loans \$350,000 or less: Prime + 6.5%.  Loans over \$50,000: Prime + 4.5%.	Same as Standard 7(a) except lender has more leeway to structure repayment under their own rules.	Same as Standard 7(a).	Same as Standard 7(a) plus Streamlined process; Easy-to-use line of credit and allows for a revolving feature which Standard 7(a) does not.

\*\* The SBA charges the lender a guaranty fee based on the loan's maturity and the dollar amount which is initially guaranteed. The lender can pass this expense to the borrower and loan proceeds can be used to reimburse the lender. The following chart explains the Agency's guaranty fee charges

**7(a) Loans, continued**

Program	Maximum Amount	Use of Proceeds	Maturity	Maximum Interest Rate	Structure	Who Qualifies	Benefit to Borrowers
<b>Export Express:</b> Lender approves the loan.	\$500,000.	Same as SBA Express plus can be used for Standby Letters of Credit for Export Purposes. Debt Refinance is not allowed.	Same as SBA Express.	Same as SBA Express.	Same as SBA Express.	Same as SBA express plus loan proceeds must be used to support export development activity.	Same as SBA Express plus provides lenders with a higher percentage guaranty which can encourage them to make more loans to finance export development activities of small businesses. Standby Letters of Credit are also authorized.
<b>Patriot Express:</b> Lender approves the loan.	\$500,000.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a).	Same as SBA Express.	Same as Standard 7(a) plus must be owned & controlled by one or more of the following groups equaling at least 51% total ownership: veteran, active-duty military, reservist or National Guard member or spouse of any of these groups, or widowed spouse of service member or veteran who died during service or of service connected disability.	Same as SBA Express plus provides lenders with a higher percentage of guaranty which can encourage them to make more loans to qualified businesses.
<b>Community Advantage:</b> Alternative Lenders assisting businesses located in areas with high needs.	\$250,000.	Same as Standard 7(a) except cannot be used to refinance loans made by or guaranteed by the Dept. of Agriculture or loans by SBA Micro-Lenders using their SBA intermediary loan.	Same as Standard 7(a).	Same as Standard 7(a) except allowable "Spread" is + 4% over the base rate.	Allows mission-oriented lenders focused on economic development in underserved markets to apply for 7(a) guaranty on loan they propose to make to an eligible small business.	Loan eligibility requirements are same as for Standard 7(a) loans, but the business should be located in an underserved market .	Borrowers in underserved markets get more choices on the types of lenders who can provide them financing if their financing needs an SBA guaranty and the technical assistance needs of the applicant are assessed by the lender.

**Non 7(a) Loans**

<b>504 Loans:</b> Fixed Asset Project Financing provided from three sources.	SBA portion up to \$5.0 million.	For the acquisition of long-term fixed-assets, refinancing long term fixed asset debt under certain conditions, and working capital on a limited basis.	Either 10 or 20 year term on the SBA/ CDC portion.	Check with local SBA District Office for current information.	Financing from 1. <i>The CDC Certified Development Company</i> 2. <i>Third Party Lenders</i> 3. <i>Applicant</i>	For profit businesses that do not exceed \$15.0 million in tangible net worth and do not have an average net income over \$5 million for the past 2 years.	Fees under 3 percent; long-term fixed rate; low down payment; full amortization; no balloons.
<b>Micro-Loans</b>	\$50,000 total to one small business borrower.	Furniture, fixtures, supplies, inventory, equipment, and working capital.	Shortest term possible, not to exceed 6 years.	Check with local SBA District Office for locations of locally available intermediary lenders and then check with them.	Loans through non-profit lending organizations; technical assistance also provided.	Same as 7(a) – plus loans can be made to non-profit day care businesses.	Direct loans from nonprofit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available.

7(a) Guaranty Fee Reference Chart	Gross Size of Loan	Fees	Notes
	Loans of \$150,000 or less (See Note 1).....	2% of guaranteed portion, Lender is authorized to retain.....	Maturities that exceed 12 months
\$150,001 to \$700,000 .....	3% of guaranteed portion.....	Maturities that exceed 12 months	
\$700,001 to \$5,000,000 (See Note 2) .....	3.5% of guaranteed portion up to \$1,000,000 PLUS 3.75% of.....	Maturities that exceed 12 months	
Short Term Loans – up to \$5 million .....	0.25% of the guaranteed portion .....	Maturities of 12 months or less	

NOTE 1: The guaranty fee on a \$100,000 loan with an 85% guaranty would be 2% of \$85,000 or \$1,700, of which the lender would retain \$425.

NOTE 2: The guaranty fee on a \$2,000,000 loan with a 75% guaranty (\$1.5 million guaranteed portion) would be, 3.5% of \$1,000,000 (\$35,000) PLUS 3.75% of \$500,000 (\$18,750), for a total of \$53,750

# MEET THE SBA 100

The U.S. Small Business Administration provides small businesses with the tools and the resources they need to grow and create jobs. This includes access to capital, opportunities in government contracting, and counseling and training—otherwise known as the “Three C’s” of capital, contracting, and counseling. Since its inception in 1953, the SBA has used the Three C’s to help millions of businesses, from shops on Main Street to high-growth, high-impact firms.

In August, 2011, the SBA announced the SBA 100. These one hundred businesses all used SBA products to grow, and since then, each one has created at least one hundred jobs—no small feat for a small business. You can find them at [www.sba.gov/100](http://www.sba.gov/100).

The SBA 100 is a cross section of the diverse array of businesses that stand to benefit from SBA products. Some of the businesses in the SBA 100 have grown to become household names. Others may not be familiar, but they are still cornerstones of their communities and drivers of job creation. There are businesses in a variety of industries, from construction, to food and beverage, to manufacturing. There are Main Street businesses—the shops and restaurants that we visit every day—as well as high-growth, high-impact firms that are transforming our economy. Each business received SBA support, in the form of capital, contracting, or counseling, before going on to create at least 100 jobs.

A few businesses in the SBA 100 worked with the SBA decades ago. For example, Columbia Sportswear used an SBA loan in 1970 to increase its production capacity. At the time, it had forty employees. Today Columbia Sportswear has over 3,000 employees and generates over \$1 billion dollars in revenue. Hard work and a little help from the SBA has made Columbia Sportswear into a global leader in outdoor apparel.

Meanwhile, one of the youngest companies in the SBA 100 is the Boathouse at Rockett’s Landing in Richmond, Virginia. Owner Kevin Healy got an SBA 7(a) loan in 2009 to renovate an old power plant on the James River to open up his second restaurant. He said the process was “quick, easy and painless and done within approximately 60 days.” His business has been growing steadily for the past two years, and the Boathouse at Rockett’s Landing now employs over 100 people.

The SBA 100 isn’t just businesses that have received SBA loans. In 1985, Qualcomm was a small company proving R&D to the federal government, but not for long. In 1989, the company received funding from the Small Business Innovation Research (SBIR) program to hire engineers and begin developing microchips. This funding gave them the freedom to innovate, explore, and transition from contract research to consumer applications. In twenty years, Qualcomm has gone from 35 people to a global workforce of 16,000 employees. The chip department initially funded by the SBIR program now makes up two-thirds of the company’s revenue.

There are also businesses that have benefited from SBA’s support for small business contracting. Missouri’s World Wide Technology (WWT) enrolled in SBA’s 8(a) Business Development program in 1992. The 8(a) program gave the company the tools it needed to compete for and win government contracts. Now, WWT has over 1,300 employees in 48 states and six countries, and its sales exceed \$68 million.

The fact is, the SBA has something to offer, no matter what kind of support you need or what kind of business you own. Whether you’re just starting out, or you have been in business for decades, the SBA can help you take your business to the next level. If you own a restaurant on Main Street, you can get a loan to expand. If you own a high-growth firm, you can get the investment capital you need. If you are looking to get into government contracting, SBA can help you get started. And for every business, SBA counselors are standing by to help you along the way.

This Resource Guide is a great place to learn more. In here, you can find details on all of SBA’s programs, from loans and capital, to contracting and counseling. You can also find SBA online at [www.sba.gov](http://www.sba.gov). SBA recently revamped its website, making the information and resources you need much easier to find. Meanwhile, the SBA online Community, which you can find at [community.sba.gov](http://community.sba.gov), puts the advice of thousands of small business owners like you at your fingertips. You can also visit [www.sba.gov/direct](http://www.sba.gov/direct) to find your SBA district office or local resource partner.

Thanks for reading, and we’ll see you soon.

# CONTRACTING

## Applying for Government Contracts



The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The SBA works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small disadvantaged businesses, businesses that are women-owned or service-disabled veteran-owned, or businesses that are located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify opportunities for small businesses.

### HOW GOVERNMENT CONTRACTING WORKS

#### Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is usually awarded to the lowest priced bidder that can meet the quantity, quality and delivery requirements of the procurement. The second method, negotiation, involves issuing a request for proposal or request for quotation.

The business with the best proposal in terms of technical content, price and other factors generally wins the contract.

#### Types of Contracts

Firm fixed price contracts place the responsibility for the costs and risk of loss on the contractor. Firm fixed price contracts do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are used in research contracts that have commercial applicability.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

#### Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business participation. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$150,000, and if it's likely offers will be obtained

from at least two responsible small businesses, and if awards will be made at fair market prices, the acquisition is reserved exclusively for small business. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For R&D small business set-asides, there must be a reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any business proposing to furnish a product that it did not itself manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

#### Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially to those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction, large business prime contractors must offer maximum practicable subcontracting opportunities to small businesses. Large business prime contractors must submit a subcontracting plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, a list of Federal prime contractors is available through SBA's Subcontracting Directory at [www.sba.gov](http://www.sba.gov) and [www.gsa.gov](http://www.gsa.gov). Research the list of prime contractors and determine which are best suited for your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer listed for each prime to schedule an appointment.

## What You Should Know About Your Business

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

### 1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

### 2. What is the size standard for your business?

Size standards are used to determine whether a business is small or “other than small.” Size standards vary depending upon the industry. To determine the size standard for your business, you will need a NAICS code. Every federal agency uses these codes when considering your business. To determine your NAICS code, go to [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/).

Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to [www.sba.gov/size](http://www.sba.gov/size).

### 3. Do you fall under a specific certification?

Under the umbrella of “small business,” SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories: SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulations (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms.

These goals are:

- 5 percent of contracts go to Small Disadvantaged Businesses
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses
- 3 percent go to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- Its principal office must be located within an “Historically Underutilized Business Zone,” which includes lands considered “Indian Country” and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone. Existing businesses that choose to move to qualified areas are eligible to apply for certification. To fulfill the requirement that 35 percent of a HUBZone firm’s employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit [www.sba.gov/hubzone](http://www.sba.gov/hubzone).

## 8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine year program established to assist eligible socially and economically disadvantaged individuals develop and grow their businesses. Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All firms that become eligible for SBA’s 8(a) business development assistance are also considered small disadvantaged business concerns for federal contracting. To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are US citizens of good character;

### Teaming To Win

Entering its twenty-second year, Teaming To Win has grown from a modest beginning to a premier annual conference dedicated to providing West Virginia’s small business community opportunities for business development and growth. The conference is devoted to advocating and advancing teaming relationships among businesses and organizations in order to capture federal and commercial contracts. Historically held in late May or early June, the conference location shifts annually among various locations in northern West Virginia. For information, visit Teaming to Win at [www.teamingtowin.org](http://www.teamingtowin.org), call 304-285-1306, or e-mail: [info@teamingtowin.org](mailto:info@teamingtowin.org).

## SBA CONTRACTING PROGRAMS HUBZONE

The HUBZone program helps small businesses located in distressed urban and rural communities, known as Historically Underutilized Business Zones, gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full-and-open contract competitions. There is a statutory requirement that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract awards. The HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business must meet the following criteria:

- It must be controlled, managed, and operated by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence. Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Firms owned by Alaska Native Corporations, Indian Tribes, Native Hawaiian Organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business development assistance, SBA designates a staff person at a local SBA District Office - geographically near the business. SBA is responsible for:

- Determining whether a business qualifies for the 8(a) Business Development program
- Determining whether a business continues to qualify, during the nine-year term.
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses.

For additional information, visit [www.sba.gov/8a](http://www.sba.gov/8a).

### West Virginia Disadvantaged Business Certification (DBE)

The West Virginia Dept. of Transportation provides DBE Certification to ensure greater participation in the Federal Aid Highway Program by socially and economically disadvantaged individuals. For eligibility information or to apply, contact the West Virginia Dept. of Transportation at:

### WV Department of Transportation

Division of Highways, EEO Division  
Bob Cooke, DBE Program Manager  
State Capitol Complex, Bldg. 5, Rm. 925  
Charleston, WV 25305  
800-227-9147 • 304-558-4236 Fax  
Robert.S.Cooke@wv.gov  
[www.transportation.wv.gov](http://www.transportation.wv.gov)

## SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a subcontracting goal for SDBs in their Subcontracting Plans.

Firms self-certify as SDB without submitting any application to SBA; however, firms approved by SBA into the 8(a) Business Development program are automatically certified as an SDB. To self-certify, firms should update their Central Contractor Registration (CCR) profiles and their Online Representations and Certifications Application (ORCA) profiles, at [www.bpn.gov/ccr/](http://www.bpn.gov/ccr/) and <https://orca.bpn.gov>, making sure that both profiles reflect their SDB status.

## SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for Veteran-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and SBA prior to the award of a contract.

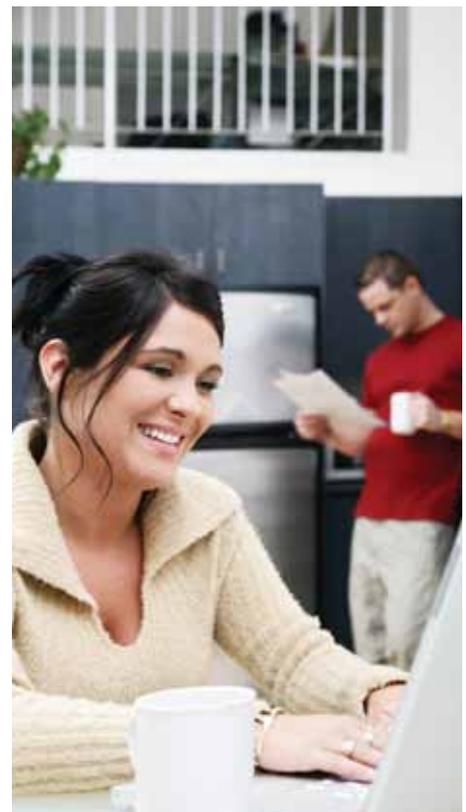
When a business's SDVOSB self-certification is challenged, SBA determines if the business meets the status, ownership, and control requirements. The SDVOSB Protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them.

To determine your eligibility, contact your local veterans business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at [www.sba.gov/vets](http://www.sba.gov/vets).

## WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business Federal Contract program authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses.

To be eligible, a firm must be at least 51 percent owned and controlled by one or more women. The women must be U.S. citizens. The firm must be "small" in its primary industry in accordance with SBA's size standards for that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional information, visit [www.sba.gov/wosb](http://www.sba.gov/wosb).



# GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

## 1. Identify your DUNS (Data Universal Numbering System) number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the CCR (Central Contractor Registration) at [www.ccr.gov](http://www.ccr.gov) or by contacting Dun & Bradstreet at [www.dnb.com](http://www.dnb.com).

## 2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to [www.irs.gov](http://www.irs.gov).

## 3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. To find NAICS code, visit [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/).

## 4. Identify your SIC (Standard Industrial Classification) codes

The SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at [www.osha.gov/pls/imis/sicsearch.html](http://www.osha.gov/pls/imis/sicsearch.html).

## 5. Register with the CCR (Central Contractor Registration)

The CCR is an online federal government-maintained database of companies wanting to do business with the federal government. Agencies search

the database for prospective vendors. The CCR is at [www.ccr.gov](http://www.ccr.gov).

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in CCR and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

## 6. Use ORCA (Online Representations and Certifications Application)

Prospective contractors must complete (electronically or through submission of paperwork) representations and certifications for small business size and program status as part of the process that registers the business for federal contracting opportunities. To make this process easier for everyone involved, the government developed ORCA, where generally, businesses can complete all of the paperwork online. To begin this process, first register your firm in CCR, then go to [www.orca.bpn.gov](http://www.orca.bpn.gov).

## 7. Register with the GSA Schedule

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government-wide contracts with commercial firms. Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels

of government. Businesses interested in becoming GSA schedule contractors should review the information available at [www.gsa.gov/schedules](http://www.gsa.gov/schedules).

## 8. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

## 9. Search FedBizOpps for contracting opportunities

Federal Business Opportunities, or FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to [www.fbo.gov](http://www.fbo.gov).

## 10. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
- Identify the contracting procedures of those agencies;
- Focus on opportunities in your niche and prioritize them.

Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

## ADDITIONAL PROCUREMENT RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency program** allows a small business, that is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small

- business.
- **PCRs (Procurement Center Representatives) and CMRs (Commercial Marketing Representatives):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to [www.sba.gov/sba-direct](http://www.sba.gov/sba-direct).
- **PTACs (Procurement Technical Assistance Centers):** PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local

- government. To find a PTAC in your state, go to [www.floridasbdc.com](http://www.floridasbdc.com).
- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): [www.acq.osd.mil/sadbu](http://www.acq.osd.mil/sadbu)
- **Office of Federal Procurement Policy:** [www.whitehouse.gov/omb/procurement](http://www.whitehouse.gov/omb/procurement)
- **Acquisition Forecast:** [www.acquisition.gov/comp/procurement\\_forecasts/index.html](http://www.acquisition.gov/comp/procurement_forecasts/index.html)
- **Federal Supply Schedule (FSS):** [www.gsa.gov](http://www.gsa.gov)
- **GSA Center for Acquisition Excellence:** [www.gsa.gov/portal/content/103487](http://www.gsa.gov/portal/content/103487)

# SBA DISASTER ASSISTANCE

## Knowing the Types of Assistance Available for Recovery

**T**he Disaster Assistance Program is SBA's largest direct loan program, and the only form of SBA assistance not limited to small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, nonprofit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA offers two types of disaster loans—Physical and Economic Injury Disaster Loans.

**Home Physical Disaster Loans** up to \$200,000 are available to eligible homeowners to repair or replace to its pre-disaster condition damaged or destroyed real estate not fully covered by insurance. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc., that were damaged or destroyed in the disaster.

**Business Physical Disaster Loans** up to \$2 million are available to qualified businesses or private, nonprofit organizations of any size to help restore or replace damaged real estate, inventory, machinery, equipment and other business assets to its pre-disaster condition.

The SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring again.

**Economic Injury Disaster Loans (EIDLs)** are working capital loans available to qualified small businesses, private nonprofit organizations of all sizes and small agricultural cooperatives that suffered financial losses because of the disaster, regardless of physical damage. The SBA can lend up to \$2 million to provide the necessary working capital to help small businesses pay fixed debts, payroll, accounts payable and other bills that could have been covered had the disaster not occurred. The loan is not intended to replace lost sales or profits. The combined limit for economic injury and physical damage assistance for businesses is \$2 million.

**Military Reservist Economic Injury Disaster Loans (MREIDLs)** are working capital loans for small businesses adversely affected when an essential employee is called up to active duty by the National Guard or Reserves. An "essential employee" is defined as an individual (whether or not the owner of the small business) whose managerial or technical skill is critical to the successfully daily operation of the business. The loan limit is \$2 million, and the funds may be used to pay necessary operating expenses as they mature until operations return to normal after the essential employee is released from active military duty. The MREIDLs cannot be used to replace lost profits.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay the loans. The loan terms are established in accordance with the borrower's repayment ability. The law gives SBA several powerful tools to make disaster loans affordable: low interest rates (around 4 percent), long terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether the applicant has credit available elsewhere (the ability to borrow or use their own resources to recover after the disaster).

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at [www.sba.gov/disaster](http://www.sba.gov/disaster).

### Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

With proper planning, surviving begins long before the disaster strikes—or before active-duty orders are received. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the disaster preparedness page of SBA's website at [www.sba.gov/content/disaster-preparedness](http://www.sba.gov/content/disaster-preparedness).

The page provides links to resources to help you put together your own emergency plan, preparedness tips, and fact sheets about SBA recovery assistance for homeowners, renters, businesses of all sizes and private, nonprofit organizations.

Additionally, to help small businesses with their preparedness planning, SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies for entrepreneurs via their "PrepareMyBusiness" website. In addition to offering practical disaster preparedness tips, Agility is the co-host (with SBA) of a monthly disaster planning webinar for business owners. Previous webinar topics have included discussions on crisis communications, testing your recovery plan, and using social media to enhance business recovery. Visit [www.preparemybusiness.org](http://www.preparemybusiness.org) to get the schedule for future webinars, view archived webinars, and for more disaster planning tips.

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

### Additional Resources

The SBA has partnered with the American Red Cross to increase awareness in the business community about the Red Cross Ready Rating™ program. Ready Rating ([www.readyrating.org](http://www.readyrating.org)) is a free, self-paced, web-based membership program that helps a business measure its ability to deal with emergencies, and gives customized feedback on how to improve those efforts.

Additional information on developing an emergency plan is available at the federal government's preparedness website [www.ready.gov](http://www.ready.gov).

The Institute for Business and Home Safety ([www.disastersafety.org](http://www.disastersafety.org)) has useful tips on protecting your home or business.

# ADVOCACY AND OMBUDSMAN

Watching out for small business interests



## OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small

nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at [www.sba.gov/advocacy](http://www.sba.gov/advocacy).

## OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C. through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business

owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman); or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

# ADDITIONAL RESOURCES

## Taking care of start up logistics



**E**ven if you are running a small home-based business, you will have to comply with many of the local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

### BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance.

#### West Virginia State Tax Department

P.O. Box 3784  
Charleston, WV 25337-3781  
304-558-3333 or 800-982-8297  
[www.wvtax.gov](http://www.wvtax.gov)  
[www.business4wv.com](http://www.business4wv.com)

### FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same name. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

#### West Virginia Secretary of State

Bldg. 1, Ste. 157-K  
1900 Kanawha Blvd. E.  
Charleston, WV 25307-0770  
304-558-8000  
[www.wvsos.com](http://www.wvsos.com)

### BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, others simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**“Key Man”** – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other “key” employee.

**Automobile** – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result for such usage.

**Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

## Worker's Compensation Insurance

According to the Workers' Compensation Statutes, Chapter 23 of the West Virginia State Code, businesses are required to obtain workers' compensation insurance coverage for their employees. This includes, "all persons, firms, associations and corporations regularly employing another person or persons for the purpose of carrying on any form of industry, service or business in this state."

Exceptions to this requirement include: employers of employees in domestic service; employers of five or fewer full-time employees in agricultural service; casual employees (defined as three or fewer employees; employment is temporary, intermittent and sporadic and does not exceed 10 days in any calendar quarter); churches; employers engaged in organized professional sports; or, volunteer police auxiliary unit under the auspices of a county commission, municipality or other government entity; and employers of employees covered by USL&H coverage.

Failure to obtain and maintain proper workers' compensation insurance coverage will subject you to a number of consequences, including, but not limited to, the following:

1. Administrative fines by the Offices of the Insurance Commissioner of up to \$10,000;
2. Loss of immunity against civil liability (you may be sued by your employee);
3. Immediate revocation of business licenses and permits;
4. Cessation of continuing operation;
5. Assumption of business and personal liability for all workers' compensation claims paid plus attorneys fees.

Since July 1, 2008, employers have been able to purchase workers' compensation insurance in a competitive market. Workers' compensation insurance is now available from multiple insurers licensed in this state to provide such coverage. For information regarding available insurers, contact the West Virginia Offices of the Insurance Commissioner at 1-888-879-9842 or by email at: [customer.service@wvinsurance.gov](mailto:customer.service@wvinsurance.gov). Employers are free to competitively shop among the licensed workers' compensation insurers to obtain the most competitive rate.

The application process for workers' compensation coverage for most insurers is quite simple. You must complete an application for coverage, answering basic questions to include the location of your company(s), a description of operations, and owner/officer and rating information. This data is needed to permit the insurer to properly classify

your company and calculate the premium for the policy. The insurer will provide you a quote for the policy and place the policy in force upon receipt of the required premium.

**Note:** The process may vary slightly with each insurer.

## West Virginia Small Business Plan

The West Virginia Small Business Plan helps make company-sponsored health insurance more affordable. Premium costs can be as much as 22 percent lower than the going market rate for comparable policies.

To qualify, a small business must have been without company-sponsored health coverage for a minimum of the past 12 consecutive months. Plus, there are four additional requirements a company must meet to be eligible for policies offered under the West Virginia Small Business Plan. For initial consideration, an uninsured small business must answer, "Yes," to each of the following questions:

- 2 – 50 employees?
- Employer willing to pay at least 50 percent of the cost of an individual policy?
- Business has been in operation for at least 12 consecutive months?
- 75 percent of eligible employees will sign up for the insurance?

Actual plan costs for your small business can only be determined by working through a local insurance agent to complete the application process.

For more information about the West Virginia Small Business Plan, please contact the Insurance Commission Consumer Information line at 888-879-9842 ext. 107. For assistance in locating a participating Mountain State BlueCross BlueShield agent contact:

### Terri Jerrome

Wheeling BCBS office: 877-886-2583  
[terri.jerrome@msbcbs.com](mailto:terri.jerrome@msbcbs.com)  
[www.wvsbp.org](http://www.wvsbp.org)

## TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax advisor may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information. Small Business/Self-Employed Tax Center: [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html)

When you are running a business, you don't need to be a tax expert. However, you do need some tax basics. IRS Small Business/Self-Employed Tax Center gives you the information you need to

stay tax compliant so your business can thrive. Small Business Forms and Publications [www.irs.gov/businesses/small/article/0,,id=99200,00.html](http://www.irs.gov/businesses/small/article/0,,id=99200,00.html)

Download multiple small business and self-employed forms and publications.

## FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online. [www.irs.gov/businesses/small/article/0,,id=102767,00.html](http://www.irs.gov/businesses/small/article/0,,id=102767,00.html). This is a free service offered by the Internal Revenue Service. Call 800-829 1040 if you have questions. You must check with your state to determine if you need a state number or charter.

## New Hire Reporting

State and federal law require all employers to report each new and re-hired employee within 14 days of hire to the State Directory of New Hires (West Virginia Statute 48-18-125 and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 42 U.S.C. 653A).

## What Information MUST Be Reported?

- Employer Federal Identification Number (FEIN)
- Employer Name
- Employer Address (For wage withholding purposes)
- Employee Social Security Number (SSN)
- Employee Name (First & Last)
- Employee Address

## Why is New Hire Reporting Important?

Employers play a pivotal role in helping our country's children receive the support they need. Those who don't receive financial support often depend on public assistance or live in poverty. By remembering to report your new hires and rehires within the required timeframe, you will help children get the support they need, when they need it. Also, if an employee who is owed child support starts receiving it because of another employer's new hire report, you will have a more focused and productive employee. New hire reporting also helps your company through reduction of benefit fraud in the employment programs you help to

fund, such as Worker's Compensation and Unemployment Insurance. So, you see... new hire reporting isn't just good for children; it's good for business too!

### How do I report New Hires?

Due to its ease of use, accuracy and efficiency, the preferred method of reporting your new hires and rehires is via the website at [www.wv-newhire.com](http://www.wv-newhire.com).

You can also report by mailing or faxing your information on an approved new hire reporting form to:

**West Virginia New Hire Reporting Center**  
P.O. Box 640098  
Atlanta, GA 30364  
877-625-4669  
[www.wv-newhire.com](http://www.wv-newhire.com)

## FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040 or [www.irs.gov](http://www.irs.gov).

### Business Tax Information

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the Internal Revenue Service (IRS). To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz) for complete information. For state tax information contact:

**West Virginia Tax Department**  
Bldg. 5, Rm. 109  
1900 Kanawha Blvd. E.  
Charleston, WV 25305  
800-982-8297 or 304-558-3333  
[www.wvtax.gov](http://www.wvtax.gov)

### West Virginia State Tax Department - MyTaxes

MyTaxes gives West Virginia business taxpayers, certified public accountants and tax preparers the ability to view and make changes to their accounts, and file and pay taxes through the secure website. The 24/7 access to tax accounts and the State Tax Department makes tax compliancy easy, quick and simple.

Any business that is registered to pay taxes in the State of West Virginia is eligible to use MyTaxes. Currently the website is business tax oriented enabling business owners to quickly and easily pay and file their taxes, then get back to business. A complete list of taxes currently available can be found by visiting the MyTaxes website at: <https://mytaxes.wvtax.gov>.

First time users must register before accessing tax accounts. To register, businesses will need a FEIN (tax identification number), a West Virginia eight digit account number, the business legal name and an email address.

Taxpayers select their User ID name and password. The authorization code for immediate access to the website will be emailed to the registrant.

For questions or additional information, contact the taxpayer services general assistance number at 304-558-3333 or 800-982-8297 or via e-mail at: [taxmytaxes@wv.gov](mailto:taxmytaxes@wv.gov)

## SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state's government.

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

## FEDERAL PAYROLL TAX

**Federal Withholding Tax:** Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with the

IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

## VIRTUAL SMALL BUSINESS WORKSHOP

[www.tax.gov/virtualworkshop/](http://www.tax.gov/virtualworkshop/)

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD [www.irs.gov/businesses/small/article/0,,id=101169,00.html](http://www.irs.gov/businesses/small/article/0,,id=101169,00.html) and online [www.irsvideos.gov/virtualworkshop/](http://www.irsvideos.gov/virtualworkshop/) if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's **Virtual Small Business Tax Workshop** is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD, consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

Tax Calendar for Small Businesses and Self-Employed (Publication 1518) [www.irs.gov/businesses/small/article/0,,id=176080,00.html](http://www.irs.gov/businesses/small/article/0,,id=176080,00.html)

The Tax Calendar for Small Businesses and Self-Employed contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

## SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

## EMPLOYEE CONSIDERATIONS Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact (for information, assistance and forms.)

### Social Security Administration

800-772-1213  
www.ssa.gov

### Federal Withholding

U.S. Internal Revenue Service  
800-829-1040  
www.irs.gov

## Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at [www.socialsecurity.gov/employer/](http://www.socialsecurity.gov/employer/). Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

## Health Insurance

Compare plans in your area at [www.healthcare.gov](http://www.healthcare.gov).

## Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

## WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit [www.ada.gov](http://www.ada.gov).

## U.S. CITIZENSHIP AND IMMIGRATION SERVICES

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

## E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best--and quickest--way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit [www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify) or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 am – 5 pm.  
E-mail: [e-verify@dhs.gov](mailto:e-verify@dhs.gov)

## SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor. For more information, contact:

### Occupational Safety & Health Administration

200 Constitution Ave. N.W.  
Washington, DC 20210  
800-321-6742  
[www.osha.gov](http://www.osha.gov)

### Charleston Area Office

405 Capitol St., Ste. 407  
Charleston, WV 25301-1727  
304-347-5937 • 304-347-5275 Fax

## West Virginia Department of Environmental Protection

601 57th St.  
Charleston, WV 25304  
304-926-0499 ext. 1381  
[Terry.L.Polen@wv.gov](mailto:Terry.L.Polen@wv.gov)  
[www.dep.wv.gov](http://www.dep.wv.gov)

## BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

## BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

## Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations thereof that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

### U.S. Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
[www.uspto.gov/](http://www.uspto.gov/)

### Trademark Information Hotline

703-308-9000

## STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.

### West Virginia Secretary of State

Bldg. 1, Ste. 157-K  
1900 Kanawha Blvd. E.  
Charleston, WV 25305  
304-558-8000 • 304-558-6900 Fax  
[business@wvsos.com](mailto:business@wvsos.com)  
[www.wvsos.com](http://www.wvsos.com)

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names.

## Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

### U.S. Patent and Trademark Office

800-786-9199 • [www.uspto.gov](http://www.uspto.gov)

## Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

### U.S. Copyright Office

U.S. Library of Congress  
James Madison Memorial Building  
Washington, DC 20559  
202-707-9100 - Order Line  
202-707-3000 - Information Line  
[www.copyright.gov](http://www.copyright.gov)



## BUSINESS ORGANIZATION: Choosing Your Business Structure

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

The most common organizational structures are sole proprietorships, general and limited partnerships, “C” and “S” corporations and limited liability companies.

If you’re uncertain which business format is right for you, you should discuss options with a business counselor or attorney.

### Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It’s the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

### General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly

easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

### Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and liability is similarly limited in proportion to their investment.

### “C” Corporation

A “C” corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming

the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is a separate legal entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and offer the owners the advantage of limited liability, but not total protection from lawsuits.

### Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

### LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

# OTHER ASSISTANCE

## Other Assistance In Your Area

### BETTER BUSINESS BUREAU

Better Business Bureaus are private non-profit organizations supported largely by membership dues paid by business and professional groups in each Bureau's service area.

How does a Better Business Bureau serve its community?

Better Business Bureaus:

- Provide reports on business firms that will be helpful to you before making a purchase. The BBB system responds to millions of such inquiries each year;
- Provide information about charity groups and organizations;
- Help resolve consumers' disputes with businesses through telephone conciliation, mediation and arbitration; and
- Promote ethical business standards and voluntary self-regulation of business practices.

For additional information about the BBB, contact them at:

### BETTER BUSINESS BUREAU

1434 Cleveland Ave. N.W./P.O. Box 8017  
Canton, OH 44711-8017  
800-362-0494 or 330-454-9401  
330-456-8957 Fax  
or  
910 Quarrier St.1018 Kanawha Blvd. E.  
#301/P.O. Box 2541  
Charleston, WV 25329-2541  
304-345-7502 or 866-228-1820  
304-345-7511 Fax  
info@cantonbbb.org  
www.cantonbbb.org

## Economic Development Agencies

(Alphabetized by City)

### NEW RIVER GORGE REGIONAL DEVELOPMENT AUTHORITY

Judy R. Radford, Executive Director  
116 N. Heber St., Ste. B  
Beckley, WV 25801  
304-254-8115 • 304-254-8112 Fax  
nrgrda@nrgrda.org  
www.nrgrda.org

### MORGAN COUNTY ECONOMIC DEVELOPMENT AUTHORITY

William R. Clark, Executive Director  
77 Fairfax St.  
Berkeley Springs, WV 25411  
304-258-8546 • 304-258-7305 Fax  
bclark@morgancountywv.gov  
www.morgancountywv.gov/jeda

### UPSHUR COUNTY DEVELOPMENT AUTHORITY

Stephen Foster, Executive Director  
99 Edmiston Way, Ste. 102  
Buckhannon, WV 26201  
304-472-1757 • 304-472-4998 Fax  
info@upshurda.com  
www.upshurda.com

### UPPER KANAWHA VALLEY ECONOMIC DEVELOPMENT CORPORATION

Diana Wilson, Executive Director  
326 Third Ave., Ste. 307  
Montgomery, WV 25136  
304-981-6400 • 304-981-6401 Fax  
ukvedc@wvdsi.net  
www.ukvworks4u.com

### JEFFERSON COUNTY DEVELOPMENT AUTHORITY

Thomas Bayuzik, Jr., Executive Director  
P.O. Box 237  
Charles Town, WV 25414  
304-728-3255 • 304-725-3133 Fax  
tom@jcda.net  
www.jcda.net

### CHARLESTON AREA ALLIANCE

Matthew Ballard, President  
1116 Smith St.  
Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
info@charlestonareaalliance.org  
www.charlestonareaalliance.org

### CHEMICAL ALLIANCE ZONE INC

Kevin DiGregorio, Executive Director  
3200 Kanawha Turnpike  
Charleston, WV 25303  
304-720-1023 • 304-720-1027 Fax  
kevindig@suddenlink.net  
www.cazwv.com

### WEST VIRGINIA ECONOMIC DEVELOPMENT AUTHORITY

David A. Warner, Executive Director  
Greenway Bldg.  
Northgate Business Park  
160 Association Dr.  
Charleston, WV 25311  
304-558-3650  
www.wveda.org

### WEST VIRGINIA ECONOMIC DEVELOPMENT COUNCIL

Mallie Combs, Executive Director  
2001 Quarrier St.  
Charleston, WV 25311  
304-342-2123 • 304-342-4552 Fax  
info@wvedc.org  
www.wvedc.org

### HARRISON COUNTY DEVELOPMENT AUTHORITY

1215 Johnson Ave.  
Bridgeport, WV 26330  
304-326-0213 • 304-326-0215 Fax  
hcda@westvirginia.com  
www.hcdawv.com

### CENTRAL APPALACHIA EMPOWERMENT ZONE OF WV

Connie Lupardus, Executive Director  
135 Main St.  
Clay, WV 25043  
304-587-2034 • 304-587-2027 Fax  
clupardus@caez-wv.org  
www.caez-wv.org

### POLYMER ALLIANCE ZONE OF WV

Karen Facemyer, President  
One Polymer Way  
Davisville, WV 26142  
304-428-1622 • 304-428-1667 Fax  
kfacemyer@pazwv.org  
www.pazwv.com

### LITTLE KANAWHA AREA DEVELOPMENT CORPORATION

Diane Ludwig, Director  
P.O. Box 508  
Elizabeth, WV 26143  
304-275-4231 • 304-275-4882 Fax  
dludwig@littlekanawha.com  
www.littlekanawha.com

### RANDOLPH COUNTY DEVELOPMENT AUTHORITY

Robbie Morris, Executive Director  
10 Eleventh St.  
Elkins, WV 26241  
304-637-0803 • 304-637-4902 Fax  
info@rcdawv.org  
www.rcdawv.org

### WV HARDWOOD ALLIANCE ZONE

Ed Murriner, Wood Industry Specialist  
10 Eleventh St.  
Elkins, WV 26241  
304-636-9542 • 304-637-4902 Fax  
info@westvirginiahaz.com  
www.westvirginiahaz.com

### I-79 DEVELOPMENT COUNCIL

Deana Keener, President  
P.O. Box 5099  
Fairmont, WV 26554  
304-677-9961  
info@i79developmentcouncil.com  
www.i79developmentcouncil.com

### MARION REGIONAL DEVELOPMENT CORPORATION

Sharon Shaffer, Executive Director  
1000 Technology Dr., Ste. 1230  
Fairmont, WV 26554  
304-333-6732 • 304-333-6735 Fax  
director@marionrdc.com  
www.dobizinmarion.com

### PENDLETON COUNTY ECONOMIC & COMMUNITY DEVELOPMENT AUTHORITY

Shawn Hershberger, Executive Director  
P.O. Box 602  
Franklin, WV 26807  
304-358-2074 • 304-358-2185 Fax  
eda@pendletoncounty.com  
www.pendletoncounty.com

### GILMER COUNTY ECONOMIC DEVELOPMENT ASSOCIATION

David B. Millard, President  
8 Howard St./P.O. Box 223  
Glennville, WV 26351  
304-462-8098  
director@gceda.org  
www.gceda.org

### TAYLOR COUNTY DEVELOPMENT AUTHORITY

Bob Gorey, Executive Director  
214 W. Main St., Ste. 107  
Grafton, WV 26354  
304-265-3938  
www.taylorcountywv.org  
bobgorey@yahoo.com

### RITCHIE COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Bob High, Executive Director  
P.O. Box 177  
Harrisville, WV 26362  
304-643-2505 • 304-643-2502 Fax  
info@ritchiecountyyeda.com  
www.ritchiecountyyeda.com

### HUNTINGTON AREA DEVELOPMENT COUNCIL

Marc Sprouse, President  
916 5th Ave., Ste. 400  
Huntington, WV 25701  
304-525-1161 • 304-525-1163 Fax  
hadco@hadco.org  
www.hadco.org

### ADVANTAGE VALLEY INC.

3751 Teays Valley Rd.  
Hurricane, WV 25526  
304-760-0950 • 304-760-0951 Fax  
info@advantagevalley.com  
www.advantagevalley.com

### MINERAL COUNTY DEVELOPMENT AUTHORITY

Kristan Carter, Executive Director  
1 Grand Central Station, Ste. 3011  
Keyser, WV 26726  
304-788-2233 • 304-788-2998 Fax  
info@wv-mcda.com  
www.wv-mcda.com

### PRESTON COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Roberta Baylor, Executive Director  
330 E. Main St., Ste. 100  
Kingwood, WV 26537  
304-329-2299 • 304-329-6215 Fax  
robertabaylor@hotmail.com  
www.prestonwv.com

### CORRIDOR G REGIONAL DEVELOPMENT AUTHORITY

Tommy Adkins, Executive Director  
300 Main St./P.O. Box 90  
Logan, WV 25601  
304-792-7243  
tommy@corridorgrda.com  
www.corridorgrda.com

### LOGAN COUNTY DEVELOPMENT AUTHORITY

Roscoe "Rocky" Adkins, Exec. Director  
Logan County Airport Terminal  
Melville, WV 25601  
304-752-4600 • 304-752-6666 Fax  
scb00868@wvnet.edu  
www.logancountywv.org

# OTHER ASSISTANCE

## BOONE COUNTY COMMUNITY & ECONOMIC DEVELOPMENT

Larry Lodato, Director  
One Ave. C Bldg., Ste. 101  
Madison, WV 25130  
304-369-9118 or 304-369-9127  
304-369-9130 Fax  
boonedevcorp@yahoo.com  
www.boonecountywv.org

## BERKELEY COUNTY DEVELOPMENT AUTHORITY

Stephen Christian, Executive Director  
300 Foxcroft Ave., Ste. 201  
Martinsburg, WV 25402  
304-267-4144 • 304-267-2283 Fax  
info@developmentauthority.com  
www.developmentauthority.com

## GREENBRIER VALLEY ECONOMIC DEVELOPMENT CORP.

Stephen Weir, Executive Director  
804 Industrial Park Rd./P.O. Box 33  
Maxwelton, WV 24957  
304-497-4300 • 304-497-4330 Fax  
info@gvedc.com  
www.gvedc.com

## HARDY COUNTY RURAL DEVELOPMENT AUTHORITY

Mallie Combs-Snider, Executive Director  
204 Washington St., Ste. 102/P.O. Box 209  
Moorefield, WV 26836  
304-530-3047 • 304-530-6695 Fax  
hardyrda@hardynet.com  
www.hardycountywv.com

## MORGANTOWN AREA ECONOMIC PARTNERSHIP

Don Reinke, President  
955 Hartman Run Rd., Ste. 200/P.O. Box 188  
Morgantown, WV 26505  
304-296-6684 • 304-296-6689 Fax  
info@morgantown.org  
www.morgantown.org

## WEST VIRGINIA UNIVERSITY

Russel Lorince, Director Economic Dev.  
886 Chestnut Ridge Rd./P.O. Box 6201  
Morgantown, WV 26506-6201  
304-293-4806 • 304-293-7498 Fax  
russ.lorince@mail.wvu.edu  
www.wvu.edu

## HANCOCK COUNTY DEVELOPMENT AUTHORITY

102 N. Court St.  
New Cumberland, WV 26047  
304-564-3311 ext. 223 • 304-564-4059 Fax  
cgraham@hancockcountywv.org  
www.hancockcountywv.org

## MID-OHIO VALLEY REGIONAL COUNCIL

Jim Mylott, Executive Director  
531 Market St.  
Parkersburg, WV 26101  
800-924-7047 • 304-422-4998 Fax  
Jim.mylott@movrc.org  
www.movrc.org

## THE AREA ROUNDTABLE

409 ½ Market St.  
Parkersburg, WV 26101  
304-422-5650 • 304-485-5219 Fax  
cam@arearountable.com  
www.arearountable.com

## TUCKER COUNTY DEVELOPMENT AUTHORITY

Lisa Sharp, Executive Director  
215 First St.  
Parsons, WV 26287  
304-478-3454 • 304-478-2446 Fax  
Sharp595@comcast.net  
www.tuckercountyda.org

## GRANT COUNTY DEVELOPMENT AUTHORITY

114 N. Grove St.  
Petersburg, WV 26847  
304-257-2168 • 304-257-5454 Fax  
info@grantcounty-wv.com  
www.grantcounty-wv.com

## BARBOUR COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Lisa Sharp, Director  
124 N. Main St.  
Philippi, WV 26416  
304-457-1225 • 304-457-3887 Fax  
Sharp595@comcast.net  
barbourcountywveda.org

## WYOMING COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Christy Laxton, Executive Director  
P.O. Box 1828  
Pineville, WV 24874  
304-732-6707 • 304-432-6963 Fax  
christylaxton@wyomingcounty.com  
www.wyomingcounty.com

## MASON COUNTY DEVELOPMENT AUTHORITY

Charles Humphreys, Executive Director  
305 Main St.  
Point Pleasant, WV 25550  
304-675-1497 • 304-675-1601 Fax  
mcdadm@masoncounty.org  
www.masoncounty.org

## MERCER COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Janet Bailey, Director  
1500 W. Main St.  
Princeton, WV 24740  
304-487-2896 • 304-487-5616 Fax  
info@mercercoeda.com  
www.mercercoeda.com

## RAVENSWOOD DEVELOPMENT AUTHORITY

Earl Wolfe, President  
Ravenswood City Hall, 212 Walnut St.  
Ravenswood, WV 26164  
304-273-2621 • 304-273-2603 Fax  
earlwolfe2005@hotmail.com  
www.ravenswoodwv.org/rda

## JACKSON COUNTY DEVELOPMENT AUTHORITY

Mark W. Whitley, Executive Director  
104 Miller Dr.  
Ripley, WV 25271  
304-372-1151 • 304-372-1153 Fax  
director@jcda.org  
www.jcda.org

## HAMPSHIRE COUNTY DEVELOPMENT AUTHORITY

Les Shoemaker, Jr., Executive Director  
91 S. High St.  
Romney, WV 26757  
304-822-4320 • 304-822-7672 Fax  
hampcodo@frontiernet.net  
www.hampshirecountyeda.com

## PUTNAM COUNTY DEVELOPMENT AUTHORITY, INC.

Gary S. Walton, Executive Director  
P.O. Box 167  
Scott Depot, WV 25560  
304-757-0318 • 304-757-7748 Fax  
pcda@pcda.org  
www.pcda.org

## TYLER COUNTY DEVELOPMENT AUTHORITY

J. Eric Peters, Executive Director  
710 Main St./P.O. Box 58  
Sistersville, WV 26175  
304-652-1760 • 304-652-1645 Fax  
ericpeters.tcda@frontier.com  
http://tylercountywv.org

## ROANE COUNTY DEVELOPMENT AUTHORITY

Mark W. Whitley, President  
207 Court St./P.O. Box 1  
Spencer, WV 25276  
304-927-5189 • 304-927-5953 Fax  
director@roanecountyeda.org  
www.roanecountyeda.org

## SAINT ALBANS REGIONAL DEVELOPMENT AUTHORITY

412 6th Ave./P.O. Box 675  
St. Albans, WV 25177  
304-727-7251 • 304-727-7251 Fax  
sachamber@frontier.com  
www.stalbanswv.com/starda

## PLEASANTS COUNTY DEVELOPMENT AUTHORITY

Larry Gainer, Executive Director  
309 Second St./P.O. Box 339  
St. Marys, WV 26170  
304-684-1220 • 304-684-1229 Fax  
pcda@frontiernet.net  
www.pleasantscountywv.com

## BROOKE-HANCOCK JEFFERSON METROPOLITAN PLANNING COMMISSION

John C. Brown, Executive Director  
124 N. 4th St.  
Steubenville, OH 43952  
740-282-3685 • 740-282-1821 Fax  
jbrown@bhjmpc.org  
www.bhjmpc.org

## BRAXTON COUNTY DEVELOPMENT AUTHORITY

Terrell Ellis, Executive Director  
One South Pkwy./P.O. Box 486  
Sutton, WV 26601  
866-832-3535 • 304-342-1639 Fax  
tbeassoc@aol.com  
www.braxtoncountywv.org

## WAYNE COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Don Perdue, Executive Director  
P.O. Box 519  
Wayne, WV 25570  
304-272-9050 • 304-272-9050 Fax  
wceda@suddenlinkmail.com  
wceda.org

## WEBSTER COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Geary Weir, Director  
139 Baker St.  
Webster Springs, WV 26288  
304-847-2145 • 304-847-5198 Fax  
wceda@websterwv.com  
www.websterwv.com

## BUSINESS DEVELOPMENT CORPORATION OF THE NORTHERN PANHANDLE

3174 Penn Ave., Ste. 1  
Weirton, WV 26062  
304-748-5041 • 304-748-0241 Fax  
pford@bhbdco.org  
www.bhbdco.com

## MCDOWELL COUNTY ECONOMIC DEV.

Peni Adams, Executive Director  
92 McDowell St., Ste. 100  
Welch, WV 24801  
304-436-3833 • 866-591-0746 Fax  
mcdeda@citilink.net  
www.mcdowelleda.com

## LINCOLN ECONOMIC DEVELOPMENT AUTHORITY

Larry Stutler, Executive Director  
21 Lincoln Plaza/P.O. Box 100  
West Hamlin, WV 25571  
304-824-3838 • 304-824-3837 Fax  
larry@lincolneda.com  
www.lincolneda.com

## DODDRIDGE COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Philip McMillan, Executive Director  
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West Union, WV 26456  
304-873-1652  
info@visitdoddridgecounty.com  
www.visitdoddridgecounty.com

## LEWIS COUNTY ECONOMIC DEVELOPMENT AUTHORITY

Doug Parsons, Director  
P.O. Box 466  
Weston, WV 26452  
304-269-8200 • 304-269-8202 Fax  
info@lceda.org  
www.lceda.org

# OTHER ASSISTANCE

## REGIONAL ECONOMIC DEVELOPMENT PARTNERSHIP

Don Rigby, Executive Director  
1310 Market St., 3rd Fl./P.O. Box 1029  
Wheeling, WV 26003  
304-232-7722 • 304-232-7727 Fax  
drigby@redp.org  
www.redp.org

## MINGO COUNTY REDEVELOPMENT AUTHORITY

Mike Whitt, Executive Director  
1100 E. Fourth Ave./P.O. Box 298  
Williamson, WV 25661  
304-235-0042 • 304-235-0043 Fax  
whitt\_mcra@frontier.com  
www.mcra-wv.org

## Economic Development Resources

(Alphabetized by Agency)

## AEP-WEST VIRGINIA ECONOMIC DEVELOPMENT

Mark E. Dempsey, VP External Affairs  
707 Virginia St.  
Charleston, WV 25301  
304-348-4120  
medempsey@aep.com

## DISCOVER THE REAL WEST VIRGINIA FOUNDATION

Sara Dearing, Executive Director  
405 Capitol St., Ste. 512  
Charleston, WV 25301  
304-345-0700 • 304-345-1779 Fax  
sdearing@drwvfoundation.org  
www.drwvfoundation.org

## NATIONAL CONTRACT MANAGEMENT ASSOCIATION

Krista Mitchell, President  
364 Patterson Dr., #289  
Morgantown, WV 26505  
304-333-2680 ext. 343  
info@ncmawv.org  
www.ncmawv.org

## FRONTIER WEST VIRGINIA

1500 MacCorkle Ave. S.E.  
Charleston, WV 25396  
www.frontier.com

## WEST VIRGINIA CENTER FOR ECONOMIC OPTIONS

Pam Curry, Executive Director  
910 Quarrier St., Ste. 206  
Charleston, WV 25301  
304-345-1298 • 304-342-0641 Fax  
info@economicoptions.org  
www.centerforeconomicoptions.org

## WEST VIRGINIA ROUNDTABLE

Paul E. Arbogast, President  
1624 Kanawha Blvd. E.  
Charleston, WV 25311  
304-357-0850 • 304-357-0852 Fax  
Sb.wvrt@verizon.net  
www.wvbrt.org

## Business Trade & Professional Associates

(Alphabetized by Agency)

## ASPHALT PAVEMENT ASSOCIATION OF WV

Patrick Parsons, Executive Director  
2114 Kanawha Blvd. E.  
Charleston, WV 25311  
304-342-1166 • 304-342-7469 Fax  
pat@asphaltwv.com  
www.asphaltwv.com

## ASSOCIATED BUILDERS & CONTRACTORS, INC.

Wendy McCuskey, President  
P.O. Box 3965  
Charleston, WV 25339  
304-346-8791 • 304-346-2511 Fax  
abc@abcwv.org  
www.abcwv.org

## BUILDERS SUPPLY ASSOCIATION OF WV

Dale Hill, Executive Director  
400 Allen Dr., Ste. 50  
Charleston, WV 25302  
304-342-2450 • 304-342-2511 Fax  
dale@wbvsa.com  
www.builderssupplywv.com

## CHARLESTON PUBLIC SAFETY COUNCIL

Ruth Sayre, Executive Director  
2005 Quarrier St./P.O. Box 146  
Charleston, WV 25321  
304-348-8143  
ruthsayre@hotmail.com

## CONTRACTORS ASSOCIATION OF WV

Michael Clowser, Executive Director  
2114 Kanawha Blvd. E.  
Charleston, WV 25311  
304-342-1166 • 304-342-1074 Fax  
cawv@cawv.org  
www.cawv.org

## HOME BUILDERS ASSOCIATION OF WV

Beth Thomasson, Executive Director  
2220 Washington St. E., Ste. 1  
Charleston, WV 25362  
304-342-5176 • 304-342-5177 Fax  
bthomasson@hbawv.org  
www.hbawv.org

## INDEPENDENT OIL & GAS ASSOCIATION OF WV

Charlie Burd, Executive Director  
405 Capitol St., Ste. 808  
Charleston, WV 25301  
304-344-9867 • 304-344-5836 Fax  
info@iogawv.com  
www.iogawv.com

## NATIONAL FEDERATION OF INDEPENDENT BUSINESS

Pat McCune, State Director  
3501 MacCorkle Ave. S.E., #122  
Charleston, WV 25304  
866-560-7609  
pat.mccune@nfib.org  
www.nfib.com

## PROFESSIONAL INDEPENDENT INSURANCE AGENTS OF WV

L. Gray Marion Jr, Executive Director  
179 Summers St., Ste. 321  
Charleston, WV 25324  
304-342-2440 • 304-344-4492 Fax  
gmarion@iiawv.org  
www.iiawv.org

## WV ALCOHOL BEVERAGE CONTROL ADMINISTRATION

Ronald Moats, Acting Commissioner  
322 70th St. S.E.  
Charleston, WV 25304  
304-558-2481 • 304-558-5163 Fax  
Ronald.m.moats@wv.gov  
www.abca.wv.gov

## WV ASSOCIATION OF CONSULTING ENGINEERS

Dayton Carpenter, President  
2007 Quarrier St.  
Charleston, WV 25311  
304-345-2828 • 304-345-3214 Fax  
acecwv@wvengineers.com  
www.wvengineers.com

## WV ASSOCIATION OF REALTORS

Raymond I. Joseph, CEO  
2110 Kanawha Blvd. E.  
Charleston, WV 25311  
304-342-7600 or 800-445-7600  
304-334-5811 Fax  
www.wvrealtors.com

## WV AUTOMOBILE & TRUCK DEALERS ASSOCIATION

Ruth Lemmon, President  
1618 Kanawha Blvd. E./P.O. Box 2028  
Charleston, WV 25311  
304-343-4158 • 304-343-8474 Fax  
assistant@wvcar.com  
www.wvcar.com

## WV BANKERS ASSOCIATIONS

Joe Ellison, President & CEO  
120 Washington St.  
Charleston, WV 25301  
304-343-8838 • 304-343-9749 Fax  
jellison@wvbankers.org  
www.wvbankers.org

## WV BAR ASSOCIATION

Pryce Haynes, II, Exec. Dir.  
P.O. Box 2162  
Huntington, WV 25722  
304-522-2652 • 304-522-2795 Fax  
director@wvbarassociation.org  
www.wvbarassociation.org

## WV BEER WHOLESALERS ASSOCIATION, INC.

James Wilson  
3105 Kanthor Ln.  
Pt. Pleasant, WV 25550  
jhwilson@suddenlink.net  
www.wvbeer.org

## WV BROADCASTERS ASSOCIATION

Michele Crist, Executive Director  
140 7th Ave.  
South Charleston, WV 25309-2110  
304-744-2143 or 888-345-0364  
304-744-1764 Fax  
wvba@wvba.com  
www.wvba.com

## WV CABLE TELECOMMUNICATIONS ASSOCIATION

Mark Polen, Executive Director  
117 Summers St.  
Charleston, WV 25301-2110  
304-345-2917 • 304-342-1285 Fax  
mpolen@arnoldagency.com  
www.wvcta.com

## WV COAL ASSOCIATION

William B. Raney, President  
P.O. Box 3923  
Charleston, WV 25309  
304-342-4153 • 304-342-7651 Fax  
braney@wvcoal.com  
www.wvcoal.com

## WV CREDIT UNION LEAGUE

Kenneth Watts, President  
411 Cedar Grove Rd.  
Parkersburg, WV 26104  
800-642-1946 • 304-485-0573 Fax  
kwatts@wvcu.org  
www.wvcu.org

## WV DENTAL ASSOCIATION

Richard Stevens, Executive Director  
2016 1/2 Kanawha Blvd. E.  
Charleston, WV 25311  
304-344-5246 • 304-344-5316 Fax  
info@wvdental.org  
www.wvdental.org

## WV FARM BUREAU, INC.

Bill Aiken, Field Service Representative  
1 Red Rock Rd.  
Buckhannon, WV 26201  
800-398-4630 • 304-472-6554 Fax  
billa@wvfarm.org  
www.wvfarm.org

## WV FORESTRY ASSOCIATION

Dick Waybright, Executive Director  
P.O. Box 718  
Ripley, WV 25271  
888-372-9663 • 304-372-1957 Fax  
wvfa@wvadventures.net  
www.wvfa.org

## WV FOUNDATION FOR INDEPENDENT COLLEGES

Rita Ray, Executive Director  
900 Lee St., Ste. 910  
Charleston, WV 25301  
304-345-5525 • 304-345-5526 Fax  
ritaray@wvicu.org  
www.wvicu.org

# OTHER ASSISTANCE

## WV FUNERAL DIRECTORS ASSOCIATION

Robert C. Kimes, Executive Director  
815 Quarrier St., Ste. 345  
Charleston, WV 25301-2616  
304-345-4711 • 304-346-6416 Fax  
kimesrob@yahoo.com  
www.wvfda.org

## WV HEALTH CARE ASSOCIATION

Patrick Kelly, CEO  
110 Association Dr.  
Charleston, WV 25311  
304-346-4575 • 304-342-0519 Fax  
info@wvhca.org  
www.wvhca.org

## WV HOSPITAL ASSOCIATION

Lisa Green, Program Manager  
100 Association Dr.  
Charleston, WV 25311-1571  
304-344-9744 • 304-344-9745 Fax  
lgreen@wvha.org  
www.wvha.com

## WV HOSPITALITY & TRAVEL ASSOCIATION

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Charleston, WV 25328  
304-342-6511 • 304-345-1538 Fax  
carol@wvhta.com  
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## WV INSURANCE COMMISSION

1124 Smith St.  
Charleston, WV 25311  
888-879-9842 • 304-558-3386 Fax  
Consumer.Service@wvinsurance.gov  
www.wvinsurance.gov

## WV HOUSING INSTITUTE, INC.

Andy Gallagher, Executive Director  
2214 Washington St.  
Charleston WV 25328-2182  
304-346-8985  
andy@wvhi.org  
www.wvhi.org

## WV MANUFACTURERS ASSOCIATION

Karen Price, President  
2001 Quarrier St.  
Charleston, WV 25311  
304-342-2123 • 304-342-4552 Fax  
wvma@wvma.com  
www.wvma.com

## WV MEDICAL EQUIPMENT SUPPLIERS ASSOCIATION

Richard Stevens, Executive Director  
2016 1/2 Kanawha Blvd. E.  
Charleston, WV 25311  
304-344-5320

## WV MOTOR TRUCK ASSOCIATION, INC.

Janet Vineyard, President  
2506 Kanawha Blvd. E.  
Charleston, WV 25311  
304-345-2800 • 304-343-5810 Fax  
jan@wvmotruck.org  
www.wvmotruck.org

## WV MUNICIPAL LEAGUE

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Charleston, WV 25311  
800-344-7702 • 304-342-5586 Fax  
wvml@wvml.org  
www.wvml.org

## WV NURSES ASSOCIATION

Beth Baldwin, President  
1007 Bigley Ave., Ste. 308  
Charleston, WV 25327  
800-400-1226 • 304-414-3369 Fax  
centraloffice@wvnurses.org  
www.wvnurses.org

## WV OIL MARKETERS & GROCERS ASSOCIATION, INC.

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2506 Kanawha Blvd. E.  
Charleston, WV 25311  
304-343-5500 • 304-343-5810 Fax  
omega@omegawv.com  
www.omegawv.com

## WV OPTOMETRIC ASSOCIATION

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Charleston, WV 25311  
304-720-8262 • 304-343-4251 Fax  
exec@wvoa.com  
www.wvaop.org

## WV PHARMACISTS ASSOCIATION

2016 1/2 Kanawha Blvd. E.  
Charleston, WV 25311-2204  
304-344-5302 • 304-344-5316 Fax  
wvrd@aol.com  
www.wvpharmacy.org

## WV POULTRY ASSOCIATION

Emily Funk  
P.O. Box 612  
Moorefield, WV 26836  
304-538-2725 • 304-538-2725 Fax  
wvpa@hardynet.com  
www.poultryegg.org

## WV PRESS ASSOCIATION

Gloria Flowers, Director  
3422 Pennsylvania Ave.  
Charleston, WV 25302  
304-342-1011 or 800-235-6881  
304-343-5879 or 800-526-6939 Fax  
wvpress@wvpress.org  
www.wvpress.org

## WV PRIMARY CARE ASSOCIATION

Louise Reese, CEO  
1219 Virginia St. E.  
Charleston, WV 25301  
304-346-0032 • 304-346-0033 Fax  
louise@wvpc.org  
www.wvpc.org

## WV PROFESSIONAL RIVER OUTFITTERS

P.O. Box 32  
Fayetteville, WV 25804  
304-574-2343  
wvpro@westvirginia.com  
www.americasbestwhitewater.com

## WV PUBLIC ACCOUNTANTS ASSOCIATION

Floyd Sayre, Jr., CAE, CMP, Exec. Director  
2005 Quarrier St./P.O. Box 284  
Charleston, WV 25321  
304-342-4441 • 304-345-0308 Fax  
wvpaa@wvpaa.org  
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## WV SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

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wvscpa@wvscpa.org  
www.wvscpa.org

## WV STATE MEDICAL ASSOCIATION

Evan H. Jenkins, Executive Director  
4307 MacCorkle S.E./P.O. Box 4106  
Charleston, WV 25364  
304-925-0342 • 304-925-0345 Fax  
evan@wvsm.com  
www.wvsm.com

## WV TIRE DEALERS ASSOCIATION, INC.

2005 Quarrier St./P.O. Box 1335  
Charleston, WV 25321  
304-342-4441 • 304-345-0308 Fax

## WV WHOLESALERS ASSOCIATION

John Hodges, Executive Director  
2252 Miller Rd./P.O. Box 1774  
Huntington, WV 25718-1774  
304-529-1412 • 304-529-3471 Fax  
wvhodges@charter.net

## Business Research Industrial Technology Resources

(Alphabetized by Agency)

### APPALACHIAN HARDWOOD CENTER

Shawn Grushecky, Assistant Director  
329 Percival Hall/Evansdale Dr.  
Morgantown, WV 26506  
304-293-9417  
shawn.grushecky@mail.wvu.edu  
www.ahc.caf.wvu.edu

### BUREAU OF BUSINESS AND ECONOMIC RESEARCH

Tom S. Witt, Director  
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Morgantown, WV 26506  
304-293-7835 • 304-293-5652 Fax  
tom.witt@mail.wvu.edu  
www.be.wvu.edu/bber

### CENTER FOR ENTREPRENEURIAL STUDIES AND DEVELOPMENT

Dr. Jack Byrd Jr., Executive Director  
1062 Maple Dr.  
Morgantown, WV 26505  
304-293-5551 • 304-293-6707 Fax  
info@cesd.wvu.edu  
www.cesd.wvu.edu

## CONCURRENT ENGINEERING RESEARCH CENTER – WVU

Ramana Reddy  
WVU  
ERB Bldg., Rm. 214  
Morgantown, WV 26506  
304-293-3485 • 304-293-7541 Fax  
Ramana.reddy@mail.wvu.edu  
www.cerc.wvu.edu

## COLLEGE OF ENGINEERING & MINERAL RESOURCES

West Virginia University  
Tom Mahoney, Associate Director  
321 Mineral Resources Bldg./P.O. Box 6070  
Morgantown, WV 26506-6070  
304-293-4821 • 304-293-5024 Fax  
Cemr-info@mail.wvu.edu  
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## MARSHALL UNIVERSITY CENTER FOR BUSINESS & ECONOMIC RESEARCH

Dr. Calvin Kent, VP of Business & Economic Research  
1 John Marshall Dr.  
Huntington, WV 25755  
304-696-2313 • 304-696-6661 Fax  
cber@marshall.edu  
www.marshall.edu/cber

## NATIONAL TECHNOLOGY TRANSFER CENTER

Wheeling Jesuit University  
316 Washington Ave.  
Wheeling, WV 26003  
800-678-6882 • 304-243-2523 Fax  
www.nttc.edu

## RCBI FOR ADVANCED FLEXIBLE MANUFACTURING

Charlotte Weber, Director  
1050 4th Ave.  
Huntington, WV 25701  
800-469-7224 • 304-696-6277 Fax  
info@rcbi.org  
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## U.S. EXPORT ASSISTANCE CENTER

Leslie Drake, Director  
1116 Smith St.  
Charleston, WV 25301  
304-347-5123 • 304-347-5408 Fax  
leslie.drake@trade.gov  
www.buyusa.gov/westvirginia

## U.S. EXPORT ASSISTANCE CENTER

Diego Gattesco, International Trade Spec.  
Wheeling Jesuit University  
316 Washington Ave.  
Wheeling, WV 26003  
304-243-5493 • 304-243-5494 Fax  
diego.gattesco@trade.gov  
www.buyusa.gov/westvirginia

## WV DEVELOPMENT OFFICE INTERNATIONAL DIVISION

Steve Spence, Director  
State Capitol Complex, Bldg. 6, 5th Fl.  
Charleston, WV 25305  
304-558-2234 • 304-558-0449 Fax  
steven.e.spence@wv.gov  
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# OTHER ASSISTANCE

## WV DIVISION OF FORESTRY

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866-248-1206 • 304-293-2441 Fax  
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## WV HIGH TECHNOLOGY CONSORTIUM FOUNDATION

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1000 Technology Dr.  
Fairmont, WV 26554  
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jestep@wvhtf.org  
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## WV MANUFACTURING EXTENSION PARTNERSHIP

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tmahoney@wvmep.com or info@wvmep.com  
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## WV WOOD TECHNOLOGY CENTER

Matt Wyatt, Training Coordinator  
10 Eleventh St.  
Elkins, WV 26241  
304-637-7500 • 304-637-4902 Fax  
matt@wvwoodtech.com  
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## WEST VIRGINIA DEVELOPMENT OFFICE

www.wvdo.org

## WEST VIRGINIA DEVELOPMENT OFFICE

Keith Burdette, Executive Director  
1900 Kanawha Blvd. E., Bldg. 6, Rm. 553  
Charleston, WV 25305  
304-558-2234 • 304-558-0449 Fax  
j.keith.burdette@wv.gov  
www.wvcommerce.org

## WEST VIRGINIA ECONOMIC DEVELOPMENT AUTHORITY

David Warner, Executive Director  
1900 Kanawha Blvd. E., Bldg. 6, Rm. 553  
Charleston, WV 25305  
304-558-3650 • 304-558-0449 Fax  
David.A.Warner@wv.gov  
www.wveda.org

## WV OFFICE OF TECHNOLOGY

Kyle D. Schafer, CTO  
1900 Kanawha Blvd. E.  
Capitol Complex, Bldg. 5, 10th Fl.  
Charleston, WV 25305  
304-558-8101  
kyle.d.schafer@wv.gov  
www.technology.wv.gov

## Main Street West Virginia (Alphabetized by City)

### MAIN STREET WEST VIRGINIA

Monica Miller, State Coordinator  
WV Development Office  
1900 Kanawha Blvd., Bldg. 6, Ste. 553  
Charleston, WV 25305-0311  
304-558-2234 • 304-558-2246 Fax  
Monica.D.Miller@wv.gov  
wvcommerce.org

### MAIN STREET WEST VIRGINIA

Marsha Humphrey, Assistant State Coordinator  
WV Development Office  
1900 Kanawha Blvd., Bldg. 6, Ste. 553  
Charleston, WV 25305-0311  
304-558-2234 • 304-558-3248 Fax  
Marsha.A.Humphrey@wv.gov  
wvcommerce.org

### CHARLESTON EAST END MAIN STREET

Ric Cavender, Program Manager  
1116 Smith St., Ste. 301  
Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
Rcavender@charlestoneastend.com www.eastendmainstreet.com

### CHARLESTON WEST SIDE MAIN STREET PROGRAM

Pat McGill, Executive Director  
303 Washington St. W.  
Charleston, WV 25302  
304-720-3161 • 304-720-3162 Fax  
info@westsidemainstreet.org  
westsidemainstreet.org

### MAIN STREET FAIRMONT

Vera Sansalone, Program Manager  
206 Adams St.  
Fairmont, WV 26554  
304-366-0468 • 304-363-0480 Fax  
contact@mainstreetfairmont.org  
www.mainstreetfairmont.org

### MAIN STREET KINGWOOD

Robyn Hess, Program Director  
130 S. Price St., Ste. 201/P.O. Box 357  
Kingwood, WV 26537  
304-329-2717 • 304-329-2717 Fax, call first  
inbox@mainstreetkingwood.org  
mskingwood@digitalconnections.net  
www.mainstreetkingwood.org

### MANNINGTON MAIN STREET, INC.

Rana Taylor, Program Manager  
206 Main St.  
Mannington, WV 26582  
304-986-2037 • 304-986-2125 Fax  
Mannmain@citynet.net  
www.manningtonmainstreet.org

### MAIN STREET MARTINSBURG

Randy Lewis, Director  
142 N. Queen St.  
Martinsburg, WV 25402  
304-262-4200 • 304-262-3870 Fax  
rlewis@mainstreetmartinsburg.com  
mainstreetmartinsburg.org

### MAIN STREET MORGANTOWN

Terri Cutright, Executive Director  
201 High St., Ste. 2  
Morgantown, WV 26507-0090  
304-292-0168 • 304-292-4699 Fax  
ExDirector@downtownmorgantown.com  
www.downtownmorgantown.com

### MAIN STREET PHILIPPI, INC.

Tammy Stemple, Program Manager  
108 N. Main St./P.O. Box 460  
Philippi, WV 26416  
304-457-3700 • 304-457-2703 Fax  
Hotpepperbabe@hotmail.com  
www.philippi.org/mainstreetsite

### MAIN STREET POINT PLEASANT

Charles Humphreys, Executive Director  
305 Main St.  
Point Pleasant, WV 25550-1114  
304-675-3844 • 304-675-2838 Fax  
mspdir@pointpleasantwv.org  
www.pointpleasantwv.org

### MAIN STREET RIPLEY

Steve Knotts, Board Chair  
101 N. Court St., Ste. 101/P.O. Box 307  
Ripley, WV 25271  
304-372-1637 • 888-897-1883 Fax  
director@mainstreetripley.org  
www.mainstreetripley.org

### RONCEVERTE MAIN STREET

Tony Benedetto, Program Manager  
307 Frankford Rd.  
Ronceverte, WV 24970  
304-647-3140  
Tonyshoes80@gmail.com  
www.roncevertewv.com

### MAIN STREET WHITE SULPHUR SPRINGS

Sadie Fraley, Executive Director  
50 E. Main St./P.O. Box 130  
White Sulphur Springs, WV 24986  
304-536-5060  
info@wssmainstreet.org  
www.wssmainstreet.org

## U.S. Senate & U.S. House Delegation

### HONORABLE JOE MANCHIN

311 Hart Senate Office Bldg.  
Washington, DC 20510  
202-224-3954 • 202-228-0002 Fax  
Charleston 304-342-5855  
Martinsburg 304-264-4626

### HONORABLE JOHN D. ROCKEFELLER, IV

531 Hart Senate Office Bldg.  
Washington, DC 20510  
202-224-6472 • 202-224-7665 Fax  
senator@rockefeller.senate.gov  
Charleston 304-347-5372  
Beckley 304-253-9704  
Fairmont 304-367-0122  
Martinsburg 304-262-9285

### CONGRESSWOMAN SHELLEY MOORE CAPITO

2443 Rayburn House Office Bldg.  
Washington, DC 20515  
202-225-2711 • 202-225-7856 Fax  
Charleston 304-925-5964  
Martinsburg 304-264-8810

### CONGRESSMAN DAVID MCKINLEY

313 Cannon House Office Bldg.  
Washington, DC 20515  
202-225-4172 • 202-225-7564 Fax  
Morgantown 304-284-8506  
Parkersburg 304-422-5972  
Wheeling 304-232-3801

### CONGRESSMAN NICK J. RAHALL, II

2307 Rayburn Office Bldg.  
Washington, DC 20515  
202-225-3452 • 202-225-9061 Fax  
nrhall@mail.house.gov  
Beckley 304-252-5000  
Bluefield 304-325-6222  
Huntington 304-522-6425  
Logan 304-752-4934

## Local Development Districts in Appalachia West Virginia

The Appalachian Regional Commission (ARC) is a federal-state partnership that works with the people of Appalachia to create opportunities for self-sustaining economic development and improved quality of life. ARC's Online Resource Center has information and technical assistance to help you plan and develop programs for your community. www.arc.gov

### REGION 1 – PLANNING AND DEVELOPMENT COUNCIL

David N. Cole, Executive Director  
1439 Main St., Ste. 5  
Princeton, WV 24740  
304-431-7225  
regionone@regiononepdc.org  
www.regiononepdc.org  
Counties: McDowell, Mercer, Monroe, Raleigh, Summers and Wyoming.

### REGION 2 – PLANNING AND DEVELOPMENT COUNCIL

Michele P. Craig, Executive Director  
720 Fourth Ave./P.O. Box 939  
Huntington, WV 25701  
304-529-3357  
mcraig@ntelos.net  
www.region2pdc.org  
Counties: Cabell, Lincoln, Logan, Mason, Mingo and Wayne.

### REGION 3 REGIONAL INTERGOVERNMENTAL COUNCIL

Mark Felton, Executive Director  
315 D St.  
South Charleston, WV 25303  
304-744-4258  
markfelton@wvregion3.org  
www.wvregion3.org  
Counties: Boone, Clay, Kanawha and Putnam.

# OTHER ASSISTANCE



## REGION 4 – PLANNING AND DEVELOPMENT COUNCIL

W.D. Smith, Director  
885 Broad St., Ste. 100  
Summersville, WV 26651  
304-872-4970  
wdsmith@reg4wv.org  
www.reg4wv.org  
Counties: Fayette, Greenbrier, Nicholas, Pocahontas and Webster.

## REGION 5 – MID-OHIO VALLEY

Regional Council  
Jim Mylott, Executive Director  
531 Market St.  
Parkersburg, WV 26101  
304-422-4993  
jim.mylott@movrc.org  
http://movrc.org  
Counties: Calhoun, Jackson, Pleasants, Ritchie, Roane, Tyler and Wirt.

## REGION 6 – PLANNING AND DEVELOPMENT COUNCIL

Jim Hall  
34 Mountain Park Dr.  
White Hall, WV 26554  
304-366-5693  
regionvi@regionvi.com  
www.regionvi.com  
Counties: Doddridge, Harrison, Marion, Monongalia, Preston and Taylor.

## REGION 7 – PLANNING AND DEVELOPMENT COUNCIL

Rosemary Wagner, Executive Director  
99 Edmiston Way, Ste. 225  
Buckhannon, WV 26201-2297  
304-472-6564  
rwagner@regionvii.com  
http://regionvii.com  
Counties: Barbour, Braxton, Gilmer, Lewis, Randolph, Tucker and Upshur.

## REGION 8 – PLANNING AND DEVELOPMENT COUNCIL

Terry Lively, Executive Director  
8 Grant County Industrial Park  
P.O. Box 849  
Petersburg, WV 26847  
304-257-2448  
tlively@regioneight.org  
www.regioneight.org  
Counties: Grant, Hampshire, Hardy, Mineral and Pendleton.

## REGION 9 – EASTERN PANHANDLE PLANNING AND DEVELOPMENT COUNCIL

Carol Crabtree, Executive Director  
400 W. Stephen St.  
Martinsburg, WV 25401  
304-263-1743  
info@region9wv.org  
www.region9wv.org  
Counties: Berkeley, Jefferson and Morgan.

## REGION 10 – BEL-O-MAR REGIONAL COUNCIL AND INTERSTATE PLANNING COMMISSION

William C. Phipps, Executive Director  
P.O. Box 2086  
Wheeling, WV 26003  
304-242-1800  
belomar@belomar.org  
www.belomar.org  
Counties: Marshall, Ohio and Wetzel, and Belmont County, Ohio

## REGION 11 – BROOKE-HANCOCK REGIONAL PLANNING & DEVELOPMENT COUNCIL

Dr. John Brown, Executive Director  
P.O. Box 82  
Weirton, WV 26062-0082  
304-797-9666  
jbrown@bhjmpc.org  
www.bhjmpc.org  
Counties: Brooke and Hancock.

## Workforce WV Comprehensive Career Centers

### REGION 1

Counties served: Fayette, Greenbrier, McDowell, Mercer, Monroe, Nicholas, Pocahontas, Raleigh, Summers, Webster and Wyoming.  
www.wvcommerce.org/business/workforcewv/locations/region1offices.aspx

### BECKLEY WORKFORCE WV CAREER CENTER

200 New River Town Center  
Beckley, WV 25801  
304-256-6792

### MERCER COUNTY WORKFORCE

WV Career Center  
195 Davis St.  
Princeton, WV 24740  
304-487-2248

### GREENBRIER VALLEY WORKFORCE

WV Career Center  
20 Red Oaks Shopping Center  
Ronceverte, WV 24970  
304-647-7410

### SUMMERSVILLE WORKFORCE

WV Career Center  
830 Northside Dr., Ste. 123  
Summersville, WV 26651-0673  
304-872-0820

### WELCH WORKFORCE

110 Park Ave., Ste. 100  
Welch, WV 24801  
304-436-3131

### REGION 2

Counties served: Boone, Cabell, Lincoln, Logan, Mingo, Putnam, and Wayne  
www.wvcommerce.org/business/workforcewv/locations/region2offices.aspx

### HUNTINGTON WORKFORCE

WV Career Center  
2699 Park Ave., Ste. 240  
Huntington, WV 25713  
304-558-5525

### PUTNAM WORKFORCE WV CAREER CENTER

#19 Putnam Village Shopping Center  
Teays, WV 25569  
304-757-7270

### LOGAN WORKFORCE WV CAREER CENTER

300 Prosperity Lane  
Logan, WV 25601-1619  
304-792-7010

### REGION 3

Counties served: Kanawha  
www.wvcommerce.org/business/workforcewv/locations/region3offices.aspx

### CHARLESTON WORKFORCE WV CAREER CENTER

1321 Plaza E./P.O. Box 1349  
Charleston, WV 26325-1349  
304-558-0342

### REGION 4

Counties served: Calhoun, Clay, Jackson, Mason, Pleasants, Ritchie, Roane, Wirt and Wood.  
www.wvcommerce.org/business/workforcewv/locations/region4offices.aspx

### PARKERSBURG WORKFORCE WV CAREER CENTER

300 Lakeview Center  
Parkersburg, WV 26101  
304-420-4525

### POINT PLEASANT WORKFORCE WV CAREER CENTER

404 Main St.  
Point Pleasant, WV 25550  
304-675-0857

### RIPLEY WORKFORCE WV CAREER CENTER

206 Stone Dr.  
Ripley, WV 25271  
304-373-0313

### REGION 5

Counties served: Brooke, Hancock, Marshall, Ohio, Tyler and Wetzel.  
www.wvcommerce.org/business/workforcewv/locations/region5offices.aspx

### NEW MARTINSVILLE WORKFORCE WV CAREER CENTER

257 N. State Route 2  
New Martinsville, WV 26155  
304-455-0902

### WEIRTON WORKFORCE WV CAREER CENTER

100 Municipal Plaza, Ste. 300  
Weirton, WV 26062  
304-794-2001

# OTHER ASSISTANCE

## WHEELING WORKFORCE WV CAREER CENTER

1275 Warwood Ave.  
Warwood Shopping Plaza  
Wheeling, WV 26003  
304-238-1045

## REGION 6

Counties served: Barbour, Braxton, Doddridge, Gilmer, Harrison, Lewis, Marion, Monongalia, Preston, Randolph, Taylor, Tucker and Upshur.  
[www.wvcommerce.org/business/workforcewv/locations/region6offices.aspx](http://www.wvcommerce.org/business/workforcewv/locations/region6offices.aspx)

## CLARKSBURG WORKFORCE WV CAREER CENTER

16 Sterling Dr.  
Bridgeport WV 26630  
304-627-2125

## ELKINS WORKFORCE WV CAREER CENTER

1023 N. Randolph Ave.  
Elkins, WV 26241  
304-637-0255

## FAIRMONT WORKFORCE WV CAREER CENTER

Veterans Square  
320 Adams St., Ste. 107  
Fairmont, WV 26654  
304-363-0654

## MORGANTOWN WORKFORCE WV CAREER CENTER

304 Scott Ave.  
Morgantown, WV 26508  
304-285-3120

## REGION 7

Counties served: Berkeley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan and Pendleton.  
[www.wvcommerce.org/business/workforcewv/locations/region7offices.aspx](http://www.wvcommerce.org/business/workforcewv/locations/region7offices.aspx)

## MARTINSBURG WORKFORCE WV CAREER CENTER

891 Auto Parts Place, Ste. 1314  
Martinsburg, WV 25403  
304-267-0065

## SOUTH BRANCH WORKFORCE WV CAREER CENTER

1929 S.R. 55 E./P.O. Box 350  
Moorefield, WV 26836  
304-538-7741

## West Virginia Chambers of Commerce (Alphabetized by Chamber)

### BARBOUR COUNTY CoC

101 College Hill Dr./P.O. Box 2124  
Philippi, WV 26416  
304-457-1958 • 304-457-6239 Fax  
[info@barbourchamber.com](mailto:info@barbourchamber.com)  
[www.barbourchamber.com](http://www.barbourchamber.com)

### BECKLEY-RALEIGH COUNTY CoC

245 N. Kanawha St.  
Beckley, WV 25801  
304-252-7328 • 304-252-7373 Fax  
[chamber@brccc.com](mailto:chamber@brccc.com)  
[www.brccc.com](http://www.brccc.com)

### BERKELEY SPRINGS-MORGAN COUNTY CoC

127 Fairfax St.  
Berkeley Springs, WV 25411  
304-258-3738 • 304-258-8682 Fax  
[chamber@berkeleysprings.com](mailto:chamber@berkeleysprings.com)  
[berkeleyspringschamber.com](http://berkeleyspringschamber.com)

### BUCKHANNON-UPSHUR CoC

16 Kanawha St./P.O. Box 442  
Buckhannon, WV 26201  
304-472-1722 • 304-472-4938 Fax  
[buckhannon@wvdsi.net](mailto:buckhannon@wvdsi.net)  
[www.buchamber.com](http://www.buchamber.com)

### CHARLESTON AREA ALLIANCE

1116 Smith St.  
Charleston, WV 25301  
304-340-4253 • 304-340-4275 Fax  
[mballard@charlestonareaalliance.org](mailto:mballard@charlestonareaalliance.org)  
[www.charlestonareaalliance.org](http://www.charlestonareaalliance.org)

### CHESTER-NEWELL AREA CoC

449 Carolina Ave.  
Chester, WV 26304  
304-387-2025

### ELKINS-RANDOLPH COUNTY CoC

200 Executive Plaza  
Elkins, WV 26241  
304-636-2717 • 304-636-8046 Fax  
[chamber@elkinsrandolphcountywv.com](mailto:chamber@elkinsrandolphcountywv.com)  
[www.erccc.com](http://www.erccc.com)

### FAYETTE COUNTY CoC

310 Oylar Ave.  
Oak Hill, WV 25901  
304-465-5617 • 304-465-5618 Fax  
[Fayette@wvdsi.net](mailto:Fayette@wvdsi.net)  
[www.fayettecounty.com](http://www.fayettecounty.com)

### FOLLANSBEE CoC

1334 Main St.  
Follansbee, WV 26037  
304-527-1110 • 304-527-3413 Fax

### GRANT COUNTY CoC

126 S. Main St.  
Petersburg, WV 26847  
304-257-2722 • 304-257-2722 Fax  
[gowv@gowv.com](mailto:gowv@gowv.com)  
[www.gowv.com](http://www.gowv.com)

### GREATER BLUEFIELD CoC

P.O. Box 4098  
Bluefield, WV 24701  
304-327-7184 • 304-325-3085 Fax  
[info@bluefieldchamber.com](mailto:info@bluefieldchamber.com)  
[www.bluefieldchamber.com](http://www.bluefieldchamber.com)

### GREATER GREENBRIER CoC

200 W. Washington St., Ste. C  
Lewisburg, WV 24901  
304-645-2818 • 304-647-3001 Fax  
[info@greenbrierwvchamber.org](mailto:info@greenbrierwvchamber.org)  
[www.greenbrierwvchamber.org](http://www.greenbrierwvchamber.org)

### HAMPSHIRE COUNTY CoC

91 S. High St.  
Romney, WV 26757  
304-822-7221 • 304-822-7221 Fax  
[hampshirechamberofcommerce@citlink.net](mailto:hampshirechamberofcommerce@citlink.net)  
[www.hampshirecountychamber.com](http://www.hampshirecountychamber.com)

### HARDY COUNTY CoC

121 N. Main St./P.O. Box 6  
Moorefield, WV 26836  
304-530-1786  
[chamber@hardynet.com](mailto:chamber@hardynet.com)  
[www.hardycountychamber.com](http://www.hardycountychamber.com)

### HARRISON COUNTY CoC

520 W. Main St.  
Clarksburg, WV 26301  
304-624-6331 • 304-624-5190 Fax  
[info@harrisoncountychamber.com](mailto:info@harrisoncountychamber.com)  
[www.harrisoncountychamber.com](http://www.harrisoncountychamber.com)

### HUNTINGTON REGIONAL CoC

720 Fourth Ave.  
Huntington, WV 25716  
304-525-5131 • 304-525-5158 Fax  
[info@huntingtonchamber.org](mailto:info@huntingtonchamber.org)  
[www.huntingtonchamber.org](http://www.huntingtonchamber.org)

### JACKSON COUNTY CoC

104 Miller Dr.  
Ripley, WV 25271  
304-373-1117 • 304-372-1153 Fax  
[mspangler@jacksonchamberwv.com](mailto:mspangler@jacksonchamberwv.com)  
[www.jacksonchamberwv.com](http://www.jacksonchamberwv.com)

### JEFFERSON COUNTY CoC

29 Keyes Ferry Rd.  
Charles Town, WV 25414-0426  
304-725-2055 • 304-728-8307 Fax  
[chamber@jeffersoncountywvchamber.org](mailto:chamber@jeffersoncountywvchamber.org)  
[www.jeffersoncountywvchamber.org](http://www.jeffersoncountywvchamber.org)

### LEWIS COUNTY CoC

115 E. Second St.  
Weston, WV 26452  
304-269-2608 • 304-517-1608 Fax  
[linfo@lcchamber.org](mailto:linfo@lcchamber.org)  
[www.lcchamber.org](http://www.lcchamber.org)

### LOGAN COUNTY CoC

300 Main St.  
Logan, WV 25601  
304-752-1324 • 304-752-5988 Fax  
[logancountychamber@frontier.com](mailto:logancountychamber@frontier.com)  
[www.logancountychamberofcommerce.com](http://www.logancountychamberofcommerce.com)

### MARION COUNTY CoC

110 Adams St.  
Fairmont, WV 26554  
304-363-0442 • 304-363-0480 Fax  
[mccc@marionchamber.com](mailto:mccc@marionchamber.com)  
[www.marionchamber.com](http://www.marionchamber.com)

### MARSHALL COUNTY CoC

604 Jefferson Ave.  
Moundsville, WV 26041  
304-845-2773 • 304-845-2773 Fax  
[dknuth@marshallcountychamber.com](mailto:dknuth@marshallcountychamber.com)  
[www.marshallcountychamber.com](http://www.marshallcountychamber.com)

### MARTINSBURG-BERKELEY COUNTY CoC

198 Viking Way  
Martinsburg, WV 25401  
304-267-4841 • 304-263-4695 Fax  
[chamber@berkeleycounty.org](mailto:chamber@berkeleycounty.org)  
[www.berkeleycounty.org](http://www.berkeleycounty.org)

### MASON COUNTY CoC

305 Main St.  
Point Pleasant, WV 25550  
304-675-1050 • 304-675-1601 Fax  
[mccofo@pointpleasantwv.org](mailto:mccofo@pointpleasantwv.org)  
[Masoncountychamber.org](http://Masoncountychamber.org)

### McDOWELL COUNTY CoC

92 McDowell St., Ste. 100  
Welch, WV 24801  
304-436-4260 • 866-571-0746 Fax  
[mcdeda@citlink.net](mailto:mcdeda@citlink.net)  
[www.mcdowellchamberofcommerce.com](http://www.mcdowellchamberofcommerce.com)

### MID-OHIO VALLEY CoC

214 Eighth St.  
Parkersburg, WV 26101  
304-422-3588 • 304-422-3580 Fax  
[info@movchamber.org](mailto:info@movchamber.org)  
[www.movchamber.org](http://www.movchamber.org)

### MINERAL COUNTY CoC

1 Grand Central Park  
Keyser, WV 26726  
304-788-2513 • 304-788-3887 Fax  
[office@mineralchamber.com](mailto:office@mineralchamber.com)  
[www.mineralchamber.com](http://www.mineralchamber.com)

### MORGANTOWN AREA CoC

1029 University Ave., Ste. 101  
Morgantown, WV 26507  
304-292-3311 • 304-296-6619 Fax  
[info@morgantownchamber.org](mailto:info@morgantownchamber.org)  
[www.morgantownchamber.org](http://www.morgantownchamber.org)

### PENDLETON COUNTY CoC

P.O. Box 737  
Franklin, WV 26807  
304-358-3884  
[pendletonCoC@frontier.com](mailto:pendletonCoC@frontier.com)  
[www.visitpendleton.com](http://www.visitpendleton.com)

### PLEASANTS AREA CoC

309 Second St., Ste. 1C  
St. Marys, WV 26170  
304-684-9909  
[pleasantschamber@frontier.net](mailto:pleasantschamber@frontier.net)  
[www.pleasantsareachamber.com](http://www.pleasantsareachamber.com)

### POCAHONTAS COUNTY CoC

P.O. Box 272  
Marlinton, WV 24954  
304-799-4476  
[info@pcCoCwv.com](mailto:info@pcCoCwv.com)  
[www.pcCoCwv.com](http://www.pcCoCwv.com)

### PRESTON COUNTY CoC

200 W. Main St.  
Kingwood, WV 26537  
304-329-0576 • 304-329-1407 Fax  
[prestoncoe@labyrinth.net](mailto:prestoncoe@labyrinth.net)  
[www.prestonchamber.com](http://www.prestonchamber.com)

# OTHER ASSISTANCE

## PRINCETON-MERCER COUNTY CoC

1522 N. Walker St.  
Princeton, WV 24740  
304-487-1502 • 304-425-0227 Fax  
pmccc@frontier.net  
www.pmccc.com

## PUTNAM COUNTY CoC

5664 State Rt. 34  
Winfield, WV 25213  
304-757-6510 • 304-757-6562 Fax  
Chamber@putnamcounty.org  
www.putnamchamber.org

## RICHWOOD CoC

East Main St./P.O. Box 267  
Richwood, WV 26261  
304-846-6790 • 304-846-6790 Fax  
rwdchamber@richwoodwv.com  
www.richwoodwv.com/chamber.html

## RITCHIE COUNTY CoC

P.O. Box 177  
Harrisville, WV 26362  
304-643-2500 • 304-643-2502 Fax  
ritchiechamber@zoominternet.net  
www.ritchiechamber.com

## ROANE COUNTY CoC

207 Court St.  
Spencer, WV 25276  
304-927-1780 • 304-927-5953 Fax  
rchamber@commission.state.wv.us  
www.roanechamberwv.org

## SALEM AREA CoC

P.O. Box 191  
Salem, WV 26426  
304-782-1005 • 304-782-3303 Fax  
Chamber@salemwv.com  
www.salemwv.com

## SOUTH CHARLESTON CoC

401 D St.  
South Charleston, WV 25303  
304-744-0051 • 304-744-1649 Fax  
socCoC@wvdsi.net  
www.southcharlestonchamber.org

## ST. ALBANS AREA CoC

412 6th Ave./P.O. Box 675  
St. Albans, WV 25177  
304-727-7251 • 304-727-7251 Fax  
sachamber@frontier.net

## SUMMERS COUNTY CoC

221 Temple St.  
Hinton, WV 25951  
304-466-5332 • 304-466-5301 Fax  
info@summerscounty.net  
www.visitwv.com/companies

## SUMMERSVILLE AREA CoC

19 Memorial Park Rd.  
Summersville, WV 26651  
304-872-1588 • 304-883-2588 Fax  
info@summersvillechamber.com  
www.summersvillechamber.com

## TAYLOR COUNTY CoC

200 Beech St.  
Grafton, WV 26354  
304-265-6121 • 304-265-6122 Fax  
chamber@taylorwv.com  
www.taylorwvchamber.com

## TUCKER COUNTY CoC

P.O. Box 565  
Davis, WV 26292  
304-259-5315 • 304-259-4210 Fax  
www.canaanvalley.org

## TUG VALLEY CoC

45 East 2nd Ave.  
P.O. Box 376  
Williamson, WV 25661  
304-235-5240 • 304-235-4509 Fax  
tvcc1@frontier.com  
www.tugvalleychamber.com

## WEIRTON AREA CoC

3174 Pennsylvania Ave., Ste. 1  
Weirton, WV 26062  
304-748-7212 • 304-748-0241 Fax  
info@weirtonchamber.com  
www.weirtonchamber.com

## WELLSBURG CoC

P.O. Box 487  
Wellsburg, WV 26070  
304-479-2115  
wellsburgchamber@gmail.com  
www.wellsburgchamber.com

## WEST VIRGINIA STATE CoC

1624 Kanawha Blvd. E.  
Charleston, WV 25330  
304-342-1115 • 304-342-1130 Fax  
forjobs@wvchamber.com  
www.wvchamber.com

## WETZEL COUNTY CoC

201 Main St./P.O. Box 271  
New Martinsville, WV 26155  
304-455-3825 • 304-455-3637 Fax  
chamber@wetzeltcountychamber.com  
www.wetzeltcountychamber.com

## WHEELING AREA CoC

1310 Market St., 2nd Fl.  
Wheeling, WV 26003  
304-233-2575 • 304-233-1320 Fax  
terrysterling@wheelingchamber.com  
Wheelingchamber.com

## AWARD WINNERS

### SMALL BUSINESS WEEK

Each year, the U.S. Small Business Administration recognizes successful small business entrepreneurs and champions at Small Business Week activities throughout the country. Each district office solicits nominations throughout the numerous avenues of the business community for outstanding candidates to recognize at local, regional and national levels. The West Virginia District Office solicits nominations for its Small Business Week Awards Celebration from September to November of each year.

Once the nominations are received, an independent panel comprised of small business owners, advocates, members of academia, media, and directors of economic development organizations, meets to select the West Virginia winners. These selections are then sent to the Philadelphia Regional Office for further competition with subsequent winners moving on to Washington DC for National competition. Each West Virginia award winner is honored during the West Virginia Small Business Awards Celebration held in May or June of each year.

For questions about the Small Business Week awards program, please contact Rick Haney at 304-623-7449 or richard.haney@sba.gov.

### 2011 SMALL BUSINESS WEEK WINNERS WEST VIRGINIA

#### Small Business

##### Person of the Year

Judy K. Sheppard, President & CEO  
Professional Services of America, Inc.  
Parkersburg, WV



#### SBA Young Entrepreneur

Arthur Ebeling, President & CEO  
Warrior Energy, Inc.  
Martinsburg, WV



#### Financial Services Champion

Melinda "Mindy" Walls, Director  
WVU Entrepreneurship Center  
Morgantown, WV



#### Minority Small Business

##### Champion

Jamila Jones-Fleet, President  
Innovative Solutions Technology  
Martinsburg, WV



#### Veteran Champion

Walter "Wally" Howerton, III,  
Chapter President  
Elite SDVOB Network of WV  
Richwood, WV



#### Family-Owned Small Business\*

Deanna O. Mason, Owner  
Mark F. Oliverio, Owner  
Oliverio Italian Style Peppers  
Clarksburg, WV



#### Entrepreneurial Success\*

Harry M. Siegel, President & CEO  
HMS TECHNOLOGIES, INC.  
Martinsburg, WV



\*Denotes Region III Award Winners among state winners from PA, MD, DE, VA, WV & DC

# SBA TOP LENDERS

## In State Lenders

(Alphabetized by City)

### COMMUNITY TRUST BANK EX/PX

Rt. 1, Box 156-B  
Alum Creek, WV 25003  
304-756-2248

### BB&T PLP/EX/PX

202 State St.  
Athens, WV 24712  
304-384-9680

### FIRST COMMUNITY BANK

P.O. Box 917  
Athens, WV 24712  
304-384-9020

### FIRST SENTRY BANK EX

P.O. Box 790  
Barboursville, WV 25504  
304-399-4441

### FIRST STATE BANK PLP/EX/PX

660 Central Ave.  
Barboursville, WV 25504  
304-736-5271

### MINERS & MERCHANTS BANK

P.O. Box 275  
Bayard, WV 26707  
304-693-7675

### BANK OF MOUNT HOPE

204 Pinewood Dr.  
Beckley, WV 25801  
304-252-2265

### BB&T PLP/EX/PX

3941 Robert C. Byrd Dr.  
Beckley, WV 25801  
304-252-6335

### CHASE PLP/EX/PX

500 Neville St.  
Beckley, WV 25801  
304-256-2157

### CITY NATIONAL BANK EX/PX

1 Park Ave.  
Beckley, WV 25801  
304-255-7000

### FIRST COMMUNITY BANK

111 Citizens Dr.  
Beckley, WV 25801  
304-921-2988

### MCNB BANKS

85 Jerome Van Meter Dr.  
Beckley, WV 25801  
304-252-9500

### UNITED BANK EX/PX

129 Main St./P.O. Box 1269  
Beckley, WV 25802  
304-256-7309

### FREEDOM BANK EX/PX

315 Crim Ave.  
Belington, WV 25260  
304-823-1531

### BB&T PLP/EX/PX

102 S. Washington St.  
Berkeley Springs, WV 25411  
304-258-4596

### CNB BANK EX/PX

212 S. Washington St.  
Berkeley Springs, WV 25411  
304-258-1520

### FIRST CENTURY BANK EX

500 Federal St.  
Bluefield, WV 24701  
304-324-3221

### NEW PEOPLES BANK

3996 Coal Heritage Rd.  
Bluefield, WV 24701  
304-589-5500

### BOONE COUNTY BANK

40 Lincoln Plaza  
Branchland, WV 25506  
304-824-2611

### CITY NATIONAL BANK EX/PX

1216 Johnson Ave.  
Bridgeport, WV 26330  
304-842-1962

### FIRST COMMUNITY BANK

102 Cambridge Place  
Bridgeport, WV 26330  
304-848-2265

### FREEDOM BANK EX/PX

625 W. Main St.  
Bridgeport, WV 26330  
304-842-4424

### HARRISON COUNTY BANK

1215 Johnson Ave.  
Bridgeport, WV 26330  
304-842-0400

### MVB BANK

1000 Johnson Ave.  
Bridgeport, WV 26330  
304-848-5390

### CLEAR MOUNTAIN BANK

P.O. Box 205  
Bruceton Mills, WV 26525  
304-379-2265

### CHASE PLP/EX/PX

32 E. Main St.  
Buckhannon, WV 26201  
304-472-8517

### FIRST CENTRAL BANK

14 N. Locust St.  
Buckhannon, WV 26201  
304-472-8828

### FIRST COMMUNITY BANK

2 W. Main St.  
Buckhannon, WV 26201  
304-472-1112

### PROGRESSIVE BANK EX/PX

West Main & Locust Sts.  
Buckhannon, WV 26201  
304-472-0052

### BANK OF CHARLES TOWN EX

111 E. Washington St.  
Charles Town, WV 25414  
304-725-8431

### JEFFERSON SECURITY BANK

873 E. Washington St.  
Charles Town, WV 25414  
304-724-1122

### UNITED BANK EX/PX

106 W. Washington St.  
Charles Town, WV 25414  
304-724-3934

### BB&T PLP/EX/PX

300 Summers St.  
Charleston, WV 25301  
304-348-7281

### CHASE PLP/EX/PX

707 Virginia St. E.  
Charleston, WV 25324  
304-348-6980

### CITY NATIONAL BANK EX/PX

3601 MacCorkle Ave. S.E.  
Charleston, WV 25364  
304-926-3323

### FIRST BANK OF CHARLESTON

201 Pennsylvania Ave.  
Charleston, WV 25302  
304-340-3000

### HUNTINGTON NATIONAL BANK PLP/EX/PX

900 Lee St.  
Charleston, WV 25301  
304-348-5058

### SUMMIT COMMUNITY BANK

2402 Mountaineer Blvd.  
Charleston, WV 25309  
304-746-6059

### SUNTRUST BANK PLP/EX/PX

300 Capital St.  
Charleston, WV 25301  
304-340-4412

### UNITED BANK EX/PX

P.O. Box 393  
Charleston, WV 25322  
304-348-8397

### WESBANCO CLP

300 Tennessee Ave.  
Charleston, WV 25362  
304-347-4013

### WV CERTIFIED DEVELOPMENT CORPORATION CDC

North Gate Business Park  
160 Association Dr.  
Charleston, WV 25311  
304-558-3691

### HANCOCK SAVINGS BANK

351 Carolina Ave.  
Chester, WV 26034  
304-387-1620

### HUNTINGTON NATIONAL BANK PLP/EX/PX

253 Carolina Ave.  
Chester, WV 26034  
304-387-3500

### BB&T PLP/EX/PX

100 S. Fourth St.  
Clarksburg, WV 26301  
304-626-1702

### CHASE PLP/EX/PX

229 W. Main St.  
Clarksburg, WV 26301  
304-624-3432

### HUNTINGTON NATIONAL BANK PLP/EX/PX

230 W. Pike St.  
Clarksburg, WV 26301  
304-623-7276

### WESBANCO CLP

140 W. Main St.  
Clarksburg, WV 26301  
304-623-4395

### WEST UNION BANK

320 Emily Dr.  
Clarksburg, WV 26301  
304-326-3911

### CHASE PLP/EX/PX

2 Main St.  
Clendenin, WV 25045  
304-548-4347

### POCA VALLEY BANK EX/PX

P.O. Box 1235  
Clendenin, WV 25045  
304-548-7329

### UNITED BANK EX/PX

P.O. Box 248  
Cowen, WV 26206  
304-226-5371

### CITY NATIONAL BANK EX/PX

25 Gatewater Rd.  
Cross Lanes, WV 25313  
304-769-1351

### FIFTH THIRD BANK PLP/EX/PX

Cross Lanes Banking Center  
Cross Lanes, WV 25313  
304-776-5303

### BB&T PLP/EX/PX

149 Smoot Ave.  
Danville, WV 25053  
304-369-0025

### GRANT COUNTY BANK

P.O. Box 517  
Davis, WV 26260  
304-259-5201

### KISRA MLP

131 Perkins Ave.  
Dunbar, WV 25064  
304-768-8924

### UNITED BANK EX/PX

1200 Grosscup Ave.  
Dunbar, WV 25064  
304-766-7111

### WESBANCO CLP

1101 Myers Ave.  
Dunbar, WV 25064  
304-768-9761

### CITIZENS NATIONAL BANK EX/PX

P.O. Box 1519  
Elkins, WV 26241  
304-636-4095

### DAVIS TRUST CO.

P.O. Box 1429  
Elkins, WV 26241  
304-636-0991

### HUNTINGTON NATIONAL BANK PLP/EX/PX

P.O. Box 1279  
Elkins, WV 26241  
304-636-3402

### MOUNTAIN VALLEY BANK

P.O. Box 1969  
Elkins, WV 26241  
304-637-2265

### CHASE PLP/EX/PX

P.O. Box 445  
Elkview, WV 25071  
304-965-7096

### POCA VALLEY BANK EX/PX

P.O. Box 69  
Elkview, WV 25071  
304-965-7730

### BB&T PLP/EX/PX

120 Fairmont Ave.  
Fairmont, WV 26554  
304-368-3207

### FIRST EXCHANGE BANK

216 Fairmont Ave.  
Fairmont, WV 26554  
304-367-1700

### HUNTINGTON NATIONAL BANK PLP/EX/PX

103 Adams St.  
Fairmont, WV 26555  
304-367-2347

### MVB BANK

301 Virginia Ave.  
Fairmont, WV 26555  
304-367-8687

### CNB BANK EX/PX

P.O. Box 644  
Falling Waters, WV 25419  
304-274-3475

# SBA TOP LENDERS

## FAYETTE COUNTY NATIONAL BANK

P.O. Box 209  
Fayetteville, WV 25840  
304-574-1212

## WESBANCO CLP

955 Main St.  
Follansbee, WV 26037  
304-527-1200

## M&T BANK PLP/EX/PX

P.O. Box 1210  
Fort Ashby, WV 26719  
304-298-3092

## COMMUNITY TRUST BANK EX/PX

Court St.  
Fort Gay, WV 25514  
304-648-7200

## PENDLETON COMMUNITY BANK EX/PX

P.O. Box 487  
Franklin, WV 26807  
304-358-2311

## UNITED BANK EX/PX

P.O. Box 519  
Glenville, WV 26351  
304-462-5001

## BB&T PLP/EX/PX

7 Harmon Center  
Grafton, WV 26354  
304-265-3400

## FIRST COMMUNITY BANK, NA

128 W. Main St.  
Grafton, WV 26354  
304-265-1111

## CALHOUN COUNTY BANK

P.O. Box 430  
Grantsville, WV 26147  
304-354-6116

## COMMUNITY TRUST BANK EX/PX

8049 Lynn Ave.  
Hamlin, WV 25523  
304-824-7221

## HUNTINGTON NATIONAL BANK PLP/EX/PX

121 N. Court St.  
Harrisville, WV 26362  
304-643-2901

## BUSINESS FINANCE GROUP CDC

535 Winter Camp Tr.  
Hedgesville, WV 25427  
304-754-9427

## FIRST CENTURY BANK EX

P.O. Drawer 70  
Hinton, WV 25951  
304-466-2311

## BB&T PLP/EX/PX

First St. & Sixth Ave.  
Huntington, WV 25701  
304-528-6104

## CHASE PLP/EX/PX

1000 5th Ave.  
Huntington, WV 25701  
304-526-4210

## CITY NATIONAL BANK EX/PX

1900 Third Ave.  
Huntington, WV 25708  
304-526-6200

## COMMUNITY TRUST BANK PX

952 Third Ave.  
Huntington, WV 25701  
304-697-0272

## FIFTH THIRD BANK PLP/EX/PX

999 4th Ave.  
Huntington, WV 25701  
304-691-6609

## FIRST SENTRY BANK EX

P.O. Box 2107  
Huntington, WV 25721  
304-522-6400

## GUARANTY BANK & TRUST EX

517 Ninth St.  
Huntington, WV 25701  
304-528-2546

## HUNTINGTON NATIONAL BANK PLP/EX/PX

919 5th Ave.  
Huntington, WV 25701  
304-526-4687

## PEOPLES BANK

1126 Twentieth St.  
Huntington, WV 25703  
304-528-2470

## UNITED BANK EX/PX

2889 Third Ave.  
Huntington, WV 25702  
304-781-2350

## BB&T PLP/EX/PX

4141 St. Rt. 34  
Hurricane, WV 25526  
304-757-6882

## FIRST STATE BANK PLP/EX/PX

1101 Hospital Dr.  
Hurricane, WV 25526  
304-757-2250

## HUNTINGTON NATIONAL BANK PLP/EX/PX

4149 St. Rt. 34  
Hurricane, WV 25526  
304-757-0824

## PUTNAM COUNTY BANK

2767 Main St.  
Hurricane, WV 25526  
304-562-5055

## PIONEER COMMUNITY BANK

P.O. Box 368  
laeger, WV 24844  
304-938-5322

## JEFFERSON SECURITY BANK

P.O. Box 1920  
Inwood, WV 25428  
304-229-6000

## AMERICAN TRUST BANK

P.O. Box 878  
Keyser, WV 26726  
301-786-4691

## BB&T PLP/EX/PX

P.O. Box 789  
Keyser, WV 26726  
304-788-7620

## M&T BANK

67 N. Main St.  
Keyser, WV 26726  
304-788-7961

## CLEAR MOUNTAIN BANK

330 E. Main St.  
Kingwood, WV 26537  
304-329-2265

## WESBANCO CLP

203 Morgantown St.  
Kingwood, WV 26537  
304-329-1210

## HUNTINGTON NATIONAL BANK PLP/EX/PX

P.O. Box 377  
Lavalette, WV 25535  
304-529-6699

## CITY NATIONAL BANK EX/PX

109 S. Jefferson St.  
Lewisburg, WV 24901  
304-645-2500

## FIRST CITIZENS BANK

P.O. Box 1330  
Lewisburg, WV 24901  
304-645-3717

## FIRST NATIONAL BANK EX/PX

799 N. Jefferson St.  
Lewisburg, WV 24901  
304-647-4232

## LOGAN BANK & TRUST

P.O. Box 597  
Logan, WV 25601  
304-752-1192

## HARRISON COUNTY BANK

P.O. Box 98  
Lost Creek, WV 26385  
304-745-3342

## BOONE COUNTY BANK

300 State St.  
Madison, WV 25130  
304-69-2407

## FIRST EXCHANGE BANK

P.O. Box 388  
Mannington, WV 26582  
304-986-1700

## CITY NATIONAL BANK EX/PX

P.O. Box 58  
Marlinton, WV 24954  
304-799-4640

## FIRST CITIZENS BANK & TRUST

P.O. Box 57  
Marlinton, WV 24954  
304-799-4306

## BANK OF CHARLES TOWN EX

9738 Tuscarora Pike  
Martinsburg, WV 25401  
304-262-0089

## BB&T PLP/EX/PX

148 Queen St.  
Martinsburg, WV 25402  
304-264-8049

## CENTRA BANK

300 Foxcroft Ave.  
Martinsburg, WV 25401  
304-262-9841

## CNB BANK EX/PX

P.O. Box 863  
Martinsburg, WV 25402  
304-260-4333

## CITY NATIONAL BANK EX/PX

1700 W. King St.  
Martinsburg, WV 25402  
304-264-4540

## FIRST UNITED BANK & TRUST

1286 Edwin Miller Blvd.  
Martinsburg, WV 25401  
304-263-7195

## JEFFERSON SECURITY BANK

1861 Edwin Miller Blvd.  
Martinsburg, WV 25401  
304-262-3143

## MVB BANK

651 Foxcroft Ave.  
Martinsburg, WV 25401  
304-264-4000

## UNITED BANK EX/PX

24 District Way  
Martinsburg, WV 25402  
304-267-0550

## UNION BANK

103 Dodd St.  
Middlebourne, WV 26149  
304-758-2191

## FIRST UNITED NATIONAL BANK & TRUST

P.O. Box 320  
Moorefield, WV 26836  
304-538-2660

## GRANT COUNTY BANK

P.O. Box 120  
Moorefield, WV 26836  
304-538-6566

## PENDLETON COMMUNITY BANK EX/PX

P.O. Box 651  
Moorefield, WV 26836  
304-538-3622

## SUMMIT COMMUNITY BANK

310 N. Main St.  
Moorefield, WV 26836  
304-530-0539

## BB&T PLP/EX/PX

496 High St.  
Morgantown, WV 26505  
304-285-2307

## CENTRA BANK

990 Elmer Prince Rd.  
Morgantown, WV 26505  
304-581-6127

## CLEAR MOUNTAIN BANK

102 Venture Dr.  
Morgantown, WV 26508  
304-291-2265

## FIRST EXCHANGE BANK

3081 University Ave.  
Morgantown, WV 26507  
304-225-2600

## FIRST UNITED BANK

1951 Hunters Way  
Morgantown, WV 26505  
304-292-2107

## HUNTINGTON NATIONAL BANK PLP/EX/PX

201 High St.  
Morgantown, WV 26505  
304-291-7780

## MORGANTOWN AREA ECONOMIC PARTNERSHIP MLP

955 Hartman Run Rd., Ste. 200  
Morgantown, WV 26505  
304-296-6684

## PNC BANK PLP/EX/PX

1550 University Ave.  
Morgantown, WV 26505  
304-292-2980

## UNITED BANK EX/PX

1085 Van Voorhis Rd.  
Morgantown, WV 26505  
304-285-2557

## WESBANCO CLP

1350 Earl Core Rd.  
Morgantown, WV 26505  
304-284-1645

## BB&T PLP/EX/PX

414 Jefferson Avenue  
Moundsville, WV 26041  
304-845-3047

## FIRST PEOPLES BANK

P.O. Box 817  
Mullens, WV 25882  
304-294-7115

# SBA TOP LEADERS



## 1ST NATIONAL COMMUNITY BANK

1200 N. Chestnut St.  
New Cumberland, WV 26047  
304-564-4000

## WESBANCO CLP

190 Main St.  
New Martinsville, WV 26155  
304-455-1300

## HUNTINGTON NATIONAL BANK PLP/EX/PX

1905 1st Ave.  
Nitro, WV 25143  
304-755-6000

## ROCK BRANCH COMMUNITY BANK EX

4650 First Ave.  
Nitro, WV 25143  
304-755-4700

## BANK OF MOUNT HOPE

835 E. Main St.  
Oak Hill, WV 25901  
304-469-8046

## FIRST CENTURY BANK EX

P.O. Box 807  
Oceana, WV 24870  
304-682-6221

## BB&T PLP/EX/PX

329 8th St.  
Parkersburg, WV 26101  
304-422-8965

## COMMUNITY BANK OF PARKERSBURG

631 Juliana St.  
Parkersburg, WV 26101  
304-420-5554

## FIRST NEIGHBORHOOD BANK

4416 Emerson Ave.  
Parkersburg, WV 26104  
304-485-7846

## HUNTINGTON NATIONAL BANK PLP/EX/PX

429 Market St.  
Parkersburg, WV 26101  
304-424-7502

## UNITED BANK EX/PX

514 Market St.  
Parkersburg, WV 26101  
304-424-8654

## WESBANCO CLP

415 Market St.  
Parkersburg, WV 26102  
304-480-2572

## WILLIAMSTOWN NATIONAL BANK

3002 E. 17th St.  
Parkersburg, WV 26101  
304-485-1717

## BB&T PLP/EX/PX

496 High St.  
Parsons, WV 26505  
304-285-2338

## CITIZENS NATIONAL BANK EX/PX

P.O. Box 130  
Parsons, WV 26287  
304-478-2551

## MOUNTAIN VALLEY BANK

401 1st St.  
Parsons, WV 26287  
304-478-2461

## GRANT COUNTY BANK

P.O. Box 929  
Petersburg, WV 26847  
304-257-4111

## PENDLETON COMMUNITY BANK EX/PX

102 Virginia Ave.  
Petersburg, WV 26415  
304-257-2122

## SUMMIT COMMUNITY BANK

P.O. Box 1079  
Petersburg, WV 26847  
304-257-1244

## BARBOUR COUNTY BANK

107 Pike St.  
Philippi, WV 26416  
304-457-3300

## FIRST CENTRAL BANK, INC.

2 S. Main St.  
Philippi, WV 26416  
304-457-3737

## FREEDOM BANK EX/PX

124 S. Main St.  
Philippi, WV 26416  
304-457-3000

## CITY NATIONAL BANK EX/PX

2212 Jackson Ave.  
Point Pleasant, WV 25550  
304-674-1014

## BB&T PLP/EX/PX

1439 Main St.  
Princeton, WV 24740  
304-487-5900

## FIRST CENTURY BANK EX

1223 Stafford Dr.  
Princeton, WV 24740  
304-431-7615

## FIRST COMMUNITY BANK

1001 Mercer St.  
Princeton, WV 24740  
304-431-2203

## MCNB BANK AND TRUST CO.

P.O. 750  
Princeton, WV 24740  
304-425-3300

## NEW PEOPLES BANK

1221 Stafford Dr.  
Princeton, WV 24740  
304-487-9800

## CITY NATIONAL BANK EX/PX

75 W. Virginia Way  
Ranson, WV 25438  
304-724-9177

## BB&T PLP/EX/PX

One Wall St.  
Ravenswood, WV 26264  
304-273-5062

## FIRST COMMUNITY BANK

16 W. Main St.  
Richwood, WV 26261  
304-846-2654

## BB&T PLP/EX/PX

98 Academy Dr.  
Ripley, WV 25271  
304-372-8561

## CITY NATIONAL BANK EX/PX

108 N. Church St.  
Ripley, WV 25271  
304-372-1768

## UNITED BANK EX/PX

113 North St.  
Ripley, WV 25271  
304-372-2121

## BANK OF ROMNEY

95 E. Main St.  
Romney, WV 26757  
304-822-3541

## FNB BANK EX/PX

105 N. High St.  
Romney, WV 26757  
304-822-8700

## FIRST NATIONAL BANK EX/PX

P.O. Box 457  
Ronceverte, WV 24970  
304-647-4212

## CITY NATIONAL BANK EX/PX

P.O. Box 250  
Scott Depot, WV 25560  
304-757-4916

## JEFFERSON SECURITY BANK

P.O. Box 35  
Shepherdstown, WV 25443  
304-876-9044

## UNITED BANK EX/PX

7867 Martinsburg Pike  
Shepherdstown, WV 25443  
304-876-6002

## POCA VALLEY BANK EX/PX

P.O. Box 13546  
Sissonville, WV 25360  
304-984-3277

## UNION BANK

700 Wells St.  
Sistersville, WV 26175  
304-652-3511

## CITIZENS NATIONAL BANK EX/PX

P.O. Box 129  
Slaty Fork, WV 26291  
304-572-4095

## PIONEER COMMUNITY BANK

822 Robert C. Byrd Dr.  
Sophia, WV 25921  
304-683-9538

## BB&T PLP/EX/PX

4 Riverwalk Mall  
South Charleston, WV 25303  
304-744-2659

## CHASE PLP/EX/PX

505 D St.  
South Charleston, WV 25303  
304-744-1835

## HUNTINGTON NATIONAL BANK PLP/EX/PX

156 Seventh Ave.  
South Charleston, WV 25303  
304-348-7111

## WESBANCO CLP

323 2nd Ave.  
South Charleston, WV 25303  
304-744-1307

## FIRST NEIGHBORHOOD BANK

P.O. ox 1049  
Spencer, WV 25276  
304-927-1750

## PLEASANTS COUNTY BANK

P.O. Box 240  
St Marys, WV 26170  
304-684-2227

## BB&T PLP/EX/PX

520 6th Ave.  
St. Albans, WV 25177  
304-722-0350

## CHASE PLP/EX/PX

603-613 MacCorkle Ave.  
St. Albans, WV 25177  
304-722-0865

## CITY NATIONAL BANK EX/PX

500 Fourth St.  
St. Albans, WV 25177  
304-722-7565

## BB&T PLP/EX/PX

811 Main St.  
Summersville, WV 26651  
304-872-3131

## COMMUNITY TRUST BANK PX

P.O. Box 400  
Summersville, WV 26651  
304-872-2711

## CLEAR MOUNTAIN BANK

1101 E. State Ave.  
Terra Alta, WV 26764  
304-789-2436

## MINERS & MERCHANTS BANK

P.O. Box 189  
Thomas, WV 26292  
304-463-4155

## WESBANCO CLP

410 Grand Central Ave.  
Vienna, WV 26105  
304-422-8501

## POCA VALLEY BANK EX/PX

7033 Charleston Rd.  
Walton, WV 25286  
304-577-6611

## CAPON VALLEY BANK

P.O. Box 119  
Wardensville, WV 26851  
304-874-3531

# SBA TOP LENDERS

## CHASE PLP/EX/PX

P.O. Box 278  
Wayne, WV 25570  
304-272-3121

## CITY NATIONAL BANK EX/PX

206 Central Ave.  
Wayne, WV 25570  
304-272-9955

## UNITED BANK EX/PX

P.O. Drawer 231  
Webster Springs, WV 26288  
304-847-5112

## HANCOCK SAVINGS BANK

375 Three Springs Dr.  
Weirton, WV 26062  
304-723-4140

## UNITED BANK EX/PX

109 Three Springs Dr.  
Weirton, WV 26062  
304-723-2000

## WESBANCO CLP

333 Penco Rd.  
Weirton, WV 26062  
304-797-8000

## MCNB BANK AND TRUST CO.

P.O. Box 549  
Welch, WV 24801  
304-436-4112

## MAIN STREET BANK EX/PX

1010 Commerce St.  
Wellsburg, WV 26070  
304-737-2345

## PARKVILLE BANK

1015 Commerce St.  
Wellsburg, WV 26070  
304-737-3531

## CITY NATIONAL BANK EX/PX

6888 McClellan St.  
West Hamlin, WV 25571  
304-824-7225

## CORNERSTONE BANK

P.O. Box 249  
West Union, WV 26456  
304-873-2401

## WEST UNION BANK

P.O. Box 305  
West Union, WV 26456  
304-326-3911

## CITIZENS BANK OF WESTON

201 Main Ave.  
Weston, WV 26452  
304-269-2862

## HUNTINGTON NATIONAL BANK PLP/EX/PX

121 E. Third St.  
Weston, WV 26452  
304-269-1161

## UNITED BANK EX/PX

202 Main St.  
Weston, WV 26452  
304-269-7600

## BB&T PLP/EX/PX

1145 Main St.  
Wheeling, WV 26003  
304-232-1234

## CHASE PLP/EX/PX

1114 Market St.  
Wheeling, WV 26003  
304-234-4105

## MAIN STREET BANK EX/PX

2001 Main St.  
Wheeling, WV 26003  
304-232-2001

## PROGRESSIVE BANK EX/PX

875 National Rd.  
Wheeling, WV 26003  
304-233-0060

## REGIONAL ECONOMIC

### DEVELOPMENT PARTNERSHIP CDC

P.O. Box 1029  
Wheeling, WV 26003  
304-232-7722

## UNITED BANK EX/PX

21 Twelfth St.  
Wheeling, WV 26003  
304-234-1182

## WESBANCO CLP

One Bank Plaza  
Wheeling, WV 26003  
304-234-9514

## WHITESVILLE STATE BANK

P.O. Box 68  
Whitesville, WV 25209  
304-854-1271

## SUCCESS STORY

## HMS Technologies, Inc. - Harry M. Siegel, President/CEO



Harry Siegel had a vision in 2003. He wanted to create a successful small business built upon the principles of duty, honor, and commitment to excellence. He wanted to parallel his military background and fundamentals. He knew the potential was there to develop his idea into a thriving enterprise. Seven years later his Service Disabled Veteran Owned Small Business, HMS TECHNOLOGIES, INC., with over 175 employees is approaching the level where it is no longer considered small under SBA standards.

Siegel's advanced IT systems integrator business reflects a 3000 percent increase over the past few years. This growth is through commercial and government contracts. What makes this SDVOSB unique is the executive staff is comprised almost entirely of veterans from the Army, Navy, and Air Force who have over \$15 billion in completed projects to date.

HMS has earned a great deal of recognition since its inception. Just this year alone the company was certified at CMMI Level 2 for process; named by Washington Technology Fast Fifty, coming in at number 11 (was last year's number 1); ranked among INC. Magazine's 500 Fastest Growing companies in America for the second year in a row; ranked #1 among the Top 50 Privately-Held Businesses in WV by DiversityBusiness.Com; and received the Nunn-Perry Award for Mentor/Protégé Excellence.

Siegel is quick to say from day one SBA and its resource partner network has been extremely supportive. "When HMS was in the early stages of growth, we needed funding to cover the payroll

for our twelve employees," Siegel stated. "Our first SBA guaranteed loan through Centra Bank was approved in January of 2005 for \$200,000. That really helped jump start the growth process. Soon after, we applied for and received another SBA guaranteed loan for \$400,000 which we used for moving out of my basement into new office space."

HMS's mission statement, which is followed from the top down, states that the company strives to be the most responsive SDVOSB systems integrator in the world and recognized for the award-winning quality and value of work while living the priorities of the organization through the five C's: Country, Clients, Colleagues, Corporation, Cost-Control all of which Siegel is adamant about. What is the bottom line for Harry Siegel and HMS? "If it isn't good for the country, our clients, our colleagues, the corporation or we can't control costs, then we won't do it," says Siegel.

Recent contract awards have contributed mightily to their growth. A contract with the Department of Health and Human Services to provide COOP planning, design, and operations across the nation is in the high nine figure range. Multiple contract awards with the VA account for nearly \$15 million each year; US Patent and Trade Office contracts bring in nearly \$6 million per year; and contracts with the Recovery Accountability and Transparency Board received a \$3 million add-on to an existing \$8.5 million contract.

Another key component of HMS's success is Siegel's belief in official and unofficial mentoring programs (currently three official and 37 unofficial). The

company was selected to be the first ever small business mentor to a smaller business protégé under the GSA's Mentor/Protégé program. As a result of the relationship, the protégé, Veteran Corps of America, another SDVOSB, recently won an award which could be worth up to \$200 million, the largest contract ever issued to a protégé under the program. When asked why he devotes so much time to mentoring, Siegel responded, "I've always been a team player from my early sports days through my military time. I've had some amazing mentors which have given me so much to build upon that I couldn't bear not to share with others. It's a wonderful feeling when you can actually make a difference in a person's life."

When applied in a business sense, Siegel states, "While your children may be your family legacy, your staff and protégées are your business legacy. Imagine what an amazing planet this would be if all successful people in all walks of life were willing and able to give back to their respective communities? I do it because it's the right thing to do."

What does Siegel attribute the rapid success of HMS to? "Planning and execution with honor, speed to market, leadership, timing and a little bit of luck," he concluded.

Siegel was selected SBA's West Virginia 2008 Small Business Person of the Year, 2006 Veteran Small Business Champion and 2011 Entrepreneurial Success.

# SBA TOP LENDERS

## BB&T PLP/EX/PX

P.O. Box 100  
Williamson, WV 25661  
304-236-4051

## COMMUNITY TRUST BANK OF WV PX

P.O. Box 1300  
Williamson, WV 25661  
304-235-5454

## FIRST NATIONAL BANK OF WILLIAMSON

P.O. Box 950  
Williamson, WV 25661  
304-235-5300

## WILLIAMSTOWN NATIONAL BANK

P.O. Box 305  
Williamstown, WV 26187  
304-375-6262

## CITY NATIONAL BANK EX/PX

1 Wall St.  
Winfield, WV 25213  
304-586-2302

## POCA VALLEY BANK EX/PX

P.O. Box 856  
Winfield, WV 25213  
304-586-2300

## Out of State Lenders

(Alphabetized by State)

## STRATEGIES FOR SMALL BUSINESS EX/PX

442 Diablo Rd., Ste. 137  
Danville, CA 94526  
925-899-8449 • 925-381-8409 F

## SUPERIOR FINANCIAL GROUP EX/PX

165 Lennon Ln., Ste. 101  
Walnut Creek, CA 94596  
925-296-0500

## BUSINESS LENDERS, LLC PLP

50 State House Sq., 5th Fl.  
Hartford, CT 06103  
860-244-9202

## UPS CAPITAL BUSINESS CREDIT PLP/EX

425 Day Hill Rd.  
Windsor, CT 06193  
860-687-2600

## PNC BANK, NA PLP/EX/PX

222 Delaware Ave.  
Wilmington, DE 29899  
412-762-2021

## BORREGO SPRINGS BANK, N.A. PLP/EX/PX

587 Palm Canyon Dr.  
Borrego Springs, CA 92004  
619-668-5159

## BB&T PLP/EX/PX

200 W. 2nd St.  
Winston Salem, NC 27101  
336-733-2500

## COMMUNITY TRUST BANK EX/PX

346 N. Mayo Tr.  
Pikeville, KY 41501  
606-432-1414

## WELLS FARGO BANK PLP/EX/PX

1455 W. Lake St., Ste. 306  
Minneapolis, MN 55408  
612-667-2710

## FIRST COMMUNITY BANK

2127 Ayrley Town Blvd., Ste. 203  
Charlotte, NC 28269  
704-503-7598

## TD BANK PLP/EX/PX

One Royal Rd.  
Flemington, NJ 08822  
908-237-4746

## CIT SMALL BUSINESS LENDING CORPORATION PLP/PX

1 CIT Dr.  
Livingston, NJ 07039  
973-740-5718

## NEWTEK SMALL BUSINESS FINANCE PLP/EX/PX

1440 Broadway, 17th Fl.  
New York, NY 10018  
212-356-9500

## SHINHAN BANK AMERICA PLP/EX

330 Fifth Ave., 4th Fl.  
New York, NY 10001  
646-843-7300

## FIFTH THIRD BANK PLP/EX/PX

38 Fountain Square Plaza  
Cincinnati, OH 45263  
513-534-8188

## JP MORGAN CHASE PLP/EX/PX

1111 Polaris Pkwy.  
Columbus, OH 43240  
614-248-7163

## HUNTINGTON NATIONAL BANK PLP/EX/PX

7575 Huntington Park Dr.  
Columbus, OH 43235  
614-480-1941

## UNITED MIDWEST SAVINGS BANK PLP

33 N. Third St., Ste. 620  
Columbus, OH 43215  
614-225-9730

## PEOPLES BANK

138 Putnam St.  
Marietta, OH 45750  
740-374-6155

## CITIZENS SAVINGS BANK EX/PX

201 S. 4th St.  
Martins Ferry, OH 43935  
740-633-0445

## SOVEREIGN BANK PLP/EX/PX

3 Terry Dr., Ste. 101  
Newtown, PA 18940  
877-768-2265

## WASHINGTON COUNTY COUNCIL ON ECONOMIC DEVELOPMENT MLP

40 S. Main St., Lower Level  
Washington, PA 15301  
724-225-8250

## UNITED CENTRAL BANK PLP/EX

4555 W. Walnut St.  
Garland, TX 75042  
800-585-3040

## COMERICA BANK PLP/EX/PX

1717 Main St.  
Dallas, TX 75201  
800-521-1190

## BUSINESS FINANCE GROUP CDC

3930 Pender Dr., Ste. 300  
Fairfax, VA 22030  
703-352-0504

## PENDLETON COMMUNITY BANK EX/PX

41 Monte Vista Dr.  
Harrisonburg, VA 22801  
540-434-4722

## COMMUNITY SOUTH BANK

51 W. Main St.  
Parsons, TN 38363  
731-847-6316

## SUNTRUST BANK PLP/EX/PX

7818 Parham Rd.  
Richmond, VA 23294  
804-594-1080

## FIRST CENTURY BANK EX

200 Peppers Ferry Rd.  
Wytheville, VA 24382  
276-223-1115

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